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Ministry of  
Consumer and  
Commercial  
Relations

Personal  
Property  
Registration  
Branch

*PERSONAL  
PROPERTY  
SECURITY*  
REGISTRATION  
*AND*  
ENQUIRY  
GUIDE

For use under the Personal  
Property Security Act and the  
Repair and Storage Liens Act.



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## PREFACE

The purpose of this Guide is to provide information on the use and function of the Personal Property Security Registration System. This information has been set out for assistance only. It is not intended to provide users of the System with legal advice or opinions. For complete details, reference should be made to the Personal Property Security Act, the Repair and Storage Liens Act, the Electronic Registration Act and to the Regulations made pursuant to these Acts. Note: any amendments made to the Acts or the Regulations could materially affect the information contained in this Guide.

Additional copies of this Guide are available at any branch registry office. Also available is an Account brochure for users who would like information on how to establish an account with the Central Office of the Personal Property Security Registration System.

For information on obtaining the forms used in the System, contact the PPSR Branch.

If you wish an additional copy of this Guide and an Accounts brochure to be sent to you by mail, write

Personal Property Registration Branch, Forms Dept.  
P.O. Box 4120, Postal Station A  
Toronto, Ontario  
M5W 1T2

and – for each set requested, send a self addressed envelope, minimum size 254mm x 330mm (or 10" x 13"), stamped with sufficient return postage for the weight of 300 grams.

Ce guide est également disponible en français.





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# GLOSSARY OF TERMS

<b>article</b>	means an item of tangible personal property other than a fixture;
<b>artificial body</b>	refers to an entity that is not an individual person and includes such entities as corporations, partnerships, associations, syndicates, joint ventures, trade unions and estates;
<b>caution filing</b>	a financing statement tendered for registration in respect of collateral that is subject to a security interest in a jurisdiction other than Ontario that is brought into Ontario or intended to be brought into Ontario, shall be designated as a caution filing;
<b>certified copy</b>	of a Form 1C, 2C or 3C means either: <ul style="list-style-type: none"><li>i) a copy of the paper form submitted for registration which has been certified by the Registrar; or</li><li>ii) a printed copy of the information as it appears on the database which is certified by the Registrar if the information was registered electronically;</li></ul>
<b>collateral</b>	means personal property that is subject to a security interest;
<b>consumer goods</b>	means goods that are used or acquired for use primarily for personal, family or household purposes;
<b>debtor</b>	means a person who owes payment or other performance of the obligation secured, whether or not the person owns or has rights in the collateral, and includes, <ul style="list-style-type: none"><li>(a) an assignor of an account or chattel paper, and</li><li>(b) a transferee of or successor to a debtor's interest in collateral; (as defined in the PPSA)</li></ul>
-OR-	
	means the person who is responsible for the cost of the repair, storage or repair and storage; (as defined in the RSLA Regulation)
<b>equipment</b>	means goods that are not inventory or consumer goods;
<b>family of registrations</b>	means a financing statement/claim for lien (Form 1C), together with the financing change statements/change statements (Forms 2C and 3C) which relate to it;
<b>financing change statement/ change statement</b>	means the Forms 2C and 3C as prescribed by the regulations or the electronic format of the Form 2C as approved by the Registrar;
<b>financing statement/claim for lien</b>	means the Form 1C as prescribed by the regulations or the electronic format of the Form 1C as approved by the Registrar;
<b>goods</b>	means tangible personal property and may be consumer goods, inventory, or equipment;
<b>inventory</b>	means goods that are held by a person for sale or lease or that have been leased or that are to be furnished or have been furnished under a contract of service, or that are raw materials, work in process or materials used or consumed in a business or profession;
<b>lien claimant</b>	means a person who is entitled to claim a lien for the repair, storage or storage and repair of an article;



## GLOSSARY OF TERMS

<b>motor vehicle</b>	means an automobile, motorcycle, motorized snow vehicle and any other vehicle that is self-propelled, but does not include, <ul style="list-style-type: none"><li>(a) a streetcar or other vehicle running only upon rails,</li><li>(b) a farm tractor,</li><li>(c) an implement of husbandry,</li><li>(d) a machine acquired for use or used as a road-building machine, or</li><li>(e) a craft intended primarily for use in the air or in or upon the water;</li></ul>
<b>non-possessory lien</b>	a repairer's possessory lien arises when the repair of an article is commenced. A storer's possessory lien arises when an article is received by a storer for storage or storage and repair. A non-possessory lien arises when a repairer or storer who has a possessory lien gives up possession of the article repaired, stored or repaired and stored without having been fully paid for the repair, storage or repair and storage. A repairer or storer must obtain a signed acknowledgement that the debt is owing and in order to be able to enforce the non-possessory lien against third parties, the repairer or storer must register a claim for lien in the personal property security registration system;
<b>personal property</b>	means chattel paper, documents of title, goods, instruments, intangibles, money and securities and includes fixtures but does not include building materials that have been affixed to real property;
<b>registering agent</b>	means a person who acts as an agent for a secured party/lien claimant or assignor when submitting a statement for registration but does not include a clerk or other employee of the secured party/lien claimant or assignor;
<b>repair</b>	means an expenditure of money on, or the application of labour, skill or materials to, an article for the purpose of altering, improving or restoring its properties or maintaining its condition;
<b>repairer</b>	means a person who makes a repair on the understanding that the person will be paid for the repair;
<b>secured party</b>	means a person who holds a security interest for the person's own benefit or for the benefit of any other person;
<b>security agreement</b>	means an agreement that creates or provides for a security interest and includes a document evidencing a security interest;
<b>security interest</b>	means an interest in personal property that secures payment or performance of an obligation, and includes, whether or not the interest secures payment or performance of an obligation, the interest of a transferee of an account or chattel paper;
<b>storer</b>	means a person who receives an article for storage or storage and repair on the understanding that the person will be paid for the storage or storage and repair, as the case may be;
<b>vehicle identification number</b>	means the number that the person who constructed the motor vehicle affixed to it for identification purposes.



## The Personal Property Security Registration System

The Personal Property Security Registration System (the "System") is a computer-based system with both registration and enquiry functions. Information submitted by registrants is stored on a computer database and this information can be accessed by members of the public who make an enquiry.

Persons involved in one of two basic types of transactions should make a registration in the System to protect their interests. Creditors who secure payment of a debt by taking a security interest in the personal property of their debtor should register a financing statement under the Personal Property Security Act (PPSA). Persons who repair or store an article and who, prior to receiving full payment give up possession of that article, should register a claim for lien under the Repair and Storage Liens Act (RSLA). Registering in the System pursuant to these Acts helps to establish priorities between individuals with competing interests in the same personal property, and in the case of a claim for lien will also ensure that the non-possessory lien is enforceable against third parties. Information is kept current through the registration of a financing change statement (PPSA) or change statement (RSLA).

The system is made up of a Central Registration Branch ("CRB") and 49 branch registry offices. The CRB serves as a collection point for all statements that are mailed in, and is located in Toronto. The branch registry offices are dispersed throughout the province for user convenience (See Appendix "J" for a list of branch registry office locations).

Registrations may be made in either paper form or electronically. Paper forms may be tendered for registration by personal delivery at any branch registry office OR may be mailed directly to the CRB. Upon receipt, whether at a branch registry office or at the CRB, each statement is imprinted with a registration number, which number includes the time of registration.

Electronic registrations may be submitted in any format provided that the Registrar has approved of it and the registrant has entered into an "Electronic Registration Agreement" with the Ministry. Authority to accept information electronically may be found in the Electronic Registration Act and in amendments to the Personal Property Security Act. There will be a time lag between the time assigned to a registration and the time of its recording into the System. The Ministry's objective is to reduce this time lag to a minimum by having all registrations made on any given business day recorded in the System as soon as possible. Therefore, all statements received at a branch registry office are expedited forward to the Head Office so that they may be entered into the computer system as promptly as possible.

A person who is intending to purchase personal property or who is intending to lend money on the security of personal property will want to ensure that the owner has not already pledged the property as security and that the property is not subject to any non-possessory liens. A search of the owner's name will inform the enquirer of any registrations that have been recorded in the System and indexed under that name. A search can also be conducted against the vehicle identification number of a motor vehicle.

The remainder of this Guide is divided into five parts:

- |          |   |
|----------|---|
| Part I   | is a general introduction to the registration function of the System.             |
| Part II  | is a step-by-step guide on how to complete the registration forms under the PPSA. |
| Part III | is a step-by-step guide on how to complete the registration forms under the RSLA. |
| Part IV  | outlines the procedures to be followed to make an enquiry into the System.        |
| Part V   | Appendices  |

### Introduction

The purpose of the parts of this Guide dealing with registration is to outline how to register financing statements and financing change statements under the PPSA and claims for lien and change statements under the RSLA in the Personal Property Security Registration System (the "System"). As there is substantial similarity in the registration requirements, registrations under the PPSA and the RSLA are made using the same forms. Instructions for registration under the PPSA and the RSLA have been set out in separate sections of this Guide. However, due to the similarities involved, certain parts of the two sections have been combined to avoid undue repetition.

The following pages will begin with a general introduction to registration, applicable to both the PPSA and the RSLA. This will be followed first by a section dealing with registrations under the PPSA and next by a section dealing with registrations under the RSLA. The concluding part of the section dealing with the RSLA will refer the reader back to the section dealing with the PPSA for instructions. Note that wherever a section of a Guide is directed both to registrants under the PPSA and to registrants under the RSLA the terminology used will reflect this dual purpose and separate instructions will be directed to each type of registrant where necessary.

---

### Scope of the Personal Property Security Act and the Repair and Storage Liens Act

The PPSA provides a comprehensive set of rules to govern the rights of creditors and debtors when personal property is used as collateral to secure payment of a debt. It applies to every transaction that in substance creates a security interest in personal property, including all transactions that previously had to be registered under the Corporation Securities Registration Act ("CSRA").

The RSLA sets out the rights of owners and of persons entitled to claim a lien for the repair, storage, or storage and repair of items of tangible personal property. The amount of the lien is equal to the unpaid cost of the repair, storage, or storage and repair. A person who retains possession of an article is a possessory lien claimant, while someone who relinquishes possession of an article is a non-possessory lien claimant.

Under the PPSA, it is not security agreements that are registered, rather FINANCING STATEMENTS and FINANCING CHANGE STATEMENTS are registered. In effect, these statements give notice of security interests created in personal property to any person who conducts an appropriate search in the System.

Under the RSLA, CLAIMS FOR LIEN and CHANGE STATEMENTS are registered. A non-possessory lien is not enforceable against third parties unless a claim for lien has been registered. Further, the non-possessory lien is not enforceable unless the lien claimant obtains a signed acknowledgement of the debt from the person responsible for paying for the repair or storage bill.

Where a security agreement secures property which "is or includes fixtures or goods that may become fixtures or crops, or minerals or hydrocarbons to be extracted, or timber to be cut" OR where the security interest in question is "in a right to payment under a lease, mortgage or charge of real property to which this Act ("the PPSA") applies", registration may be effected in the proper land registry office, as well as in the System. The document registered in the proper land registry office is not a financing statement – it is a NOTICE OF SECURITY INTEREST.



## How to Register

A financing statement/claim for lien or financing change statement/change statement may be submitted on paper forms or electronically.

Paper forms consist of a two part snapset and may be registered either in person at a branch registry office or by mail to the CRB. Registrations submitted in person at a branch registry office are imprinted with a registration number and the top copy (the "Central Office Copy") is forwarded to head office. The bottom copy (the "Registrant's Copy") is returned to the registrant with the registration number imprinted on it.

When a paper form is submitted by mail, the Registrant's Copy will not be returned to the registrant. The registrant may wish to remove the copy before sending it in order to have a record of what was forwarded for registration.

An electronic registration may be accepted in any format which has been approved by the Registrar. Registrants wishing to submit registrations electronically are required to enter into an agreement with the Ministry, setting out the terms and conditions of electronic registration. For information on becoming an electronic registration client, contact the PPSR Branch.

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## How Long is a Registration Valid?

A financing statement registered under the PPSA is valid from the time assigned to it by the Registrar or Branch Registrar (which is included in its registration number), until the end of the registration period set out on the financing statement together with the time set out on any renewals.

The registration period that may be set out on a financing statement will depend on the nature of the collateral. If the collateral is or includes consumer goods, the registration period must be within 1-5 years inclusive (whole years only). In any other case, the registration period may extend from 1-25 years inclusive (whole years only), or it may be perpetual. A perpetual registration is valid until discharged.

The registration of a claim for lien under the RSLA is valid from the time assigned to it by the Registrar or Branch Registrar (which is included in its registration number), until the end of the earlier of the registration period entered on the claim for lien and any of its renewals or three years. As a claim for lien cannot be valid for more than three years, the registration period entered on the claim for lien must be from 1-3 years inclusive (whole years only).

Under the PPSA, registrations that extend to consumer goods may be renewed in increments of 1-5 years. Other registrations may be renewed in increments of 1-25 years, or the renewals may be designated as "perpetual".

Under the RSLA, the renewal of a claim for lien will only be effective so long as the total period of registration does not extend beyond three years from the date of original registration.



**NOTE** that the effect of a renewal will be to add to the original registration period the number of years indicated by the renewal except for registrations that extend to consumer goods. Example, a financing statement registered for 10 years and renewed at any time prior to its expiry for 7 years, will be effective for a total of 17 years. Similarly, a claim for lien registered for one year and renewed at any time prior to its expiry for another year, will be effective for a total of 2 years. Where the collateral is or includes consumer goods, the renewal will only be effective for the number of years indicated on the renewal calculated from the time it is registered. Example, a financing statement relating to consumer goods, which is registered for 3 years and renewed on its first anniversary for 4 years will be effective for a total of 5 years (one plus 4 years).

Under the PPSA, once a registration expires or is discharged, it is no longer effective and cannot be renewed. However, the security interest that was the subject of the expired or discharged registration may be perfected again through registering a new financing statement/form 1C.

Conversely, under the RSLA, when the registration period of a claim for lien expires or when the claim for lien is discharged, the non-possessory lien is also discharged and cannot be revived as an interest.

---

### Types of Forms

There are four forms available to the registrant for registration in the System.

Form 1C: Financing Statement/Claim for Lien

Form 2C: Financing Change Statement/Change Statement

Form 3C: Financing Change Statement/Change Statement (and Verification Statement)

Form 4C: Motor Vehicle Schedule.

The parts of this Guide dealing with registration will outline how to properly complete each of these forms.

The financing statement/claim for lien or form 1C is the basic document registered under the PPSA and the RSLA.

The financing change statement/change statement or form 2C is the document used to record any change in the information presented on a financing statement/claim for lien or on another financing change statement/change statement – it will update and correct the record.

The form 3C and verification statement, unlike other forms, is produced by the System and mailed to registrants.

The form 3C is perforated and may be separated from the verification statement. The registrant is advised to retain the form 3C – a financing change statement/change statement-for future use. It is designed to allow a registrant to register a renewal or a complete discharge and at the same time minimizes the chance of error as most of the information contained on this statement is pre-printed. The form 3C must only be used with respect to a registration having the same reference file number as that which is pre-printed on it. (Refer to the discussion entitled "Linking of Registrations" for more information with respect to the reference file number). If a registrant has not received or loses the form 3C, the renewal or complete discharge may be made by registering a form 2C.

The verification statement reproduces information as it appears in the computer system. It will allow a registrant to verify that the information recorded accurately reproduces that

provided on the financing statement/claim for lien or financing change statement/change statement. Registrants should also check supporting documentation to ensure the information is accurate. The verification statement may contain courtesy notices to alert the registrant of possible irregularities made in the completion of the registered statement.

The form 3C and verification statement is mailed out subsequent to every registration that is made in the System. Subsequent to the registration of a financing statement/claim for lien, it is mailed to the registering agent, if any. If there is no registering agent, it is sent to the secured party(ies). Subsequent to the registration of a financing change statement/change statement, it is mailed to the person who registered that statement (a secured party, lien claimant or registering agent).

**Note** that the PPSA **requires** that a secured party deliver to the debtor either a copy of the registered financing statement or financing change statement OR a verification statement within 30 days of the date of registration. Failure to do so may result in a penalty to the secured party.

A motor vehicle schedule/form 4C is never registered alone—it is always registered with a financing statement/claim for lien or a financing change statement/change statement—form 2C. The schedule becomes a page of the registered statement. A registrant who needs to describe more than two motor vehicles as provided for on the financing statement/claim for lien or financing change statement/change statement – form 2C should use the motor vehicle schedule to describe the remaining motor vehicles.

**The onus is on the registrant to ensure that the information recorded in the System is accurate and up to date by registering financing change statements/change statements.**

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## Linking of Registrations

Every financing statement/claim for lien has a pre-printed file number located on the upper right-hand corner of the form. Whenever a financing change statement/change statement is registered, it is referenced to the financing statement/claim for lien by the use of this file number. The financing statement/claim for lien is known as the “head of the family” and any financing change statement/change statement referenced to it are “members of the family”. (Linking of financing change statement to PPSA registrations made before October 10, 1989 and to CSRA registrations is explained on page 25.)

If the reference file number is incorrectly entered on a financing change statement/change statement, there are two things that can occur. If the incorrect number is one which belongs to another family registered in the System, the financing change statement/change statement will link up to that family. If the incorrect number is one which is not already in the System, the financing change statement/change statement, in effect, forms a family of its own. The PPSA and the RSLA give the Registrar the power to remove these unlinked or improperly linked registrations upon notice to the secured party or lien claimant. A financing change statement/change statement is also improperly linked if the correct reference file number is entered, but the reference debtor name is not one which has been entered on the financing statement/claim for lien or financing change statement/change statement to which it relates. The Registrar has the power to remove these improperly linked registrations upon notice to the secured party/lien claimant. Until they are removed, an enquiry made against the reference debtor name as contained on the financing change statement/change statement will include a report of these registrations.

## Accuracy of Registrations

Central to the operation of the System, is the requirement of accuracy. The PPSA and the RSLA provide that a financing statement/claim for lien or financing change statement/change statement may be invalidated or its effect may be impaired by reason of an error or omission therein or in its execution or registration if a reasonable person is likely to be misled materially by the error or omission. As the System is indexed for enquiry purposes against debtor names and vehicle identification numbers – when those names and numbers are set out on the lines specifically designated for them – an error made in entering this information could result in a registration not being reported on an enquiry. A reasonable person would then likely be misled materially by the error. However, it is also possible to so mislead when providing the other information required for the completion of a financing statement/claim for lien or a financing change statement/change statement, including, of course, information on any motor vehicle schedule registered with such statements.

**It should therefore be a basic requirement that a responsible person proof-check the information transcribed onto any form.**

**NOTE:** The Branch Registrar has the authority to refuse to accept for registration any form that is incorrectly completed; that is contradictory on its face; or that is not suitable for microfilming. However, it does not necessarily follow that a form which is registered is free of such defects. The Branch Registrar's authority to refuse is intended to provide users of the System with assistance only, and not with a guarantee. If a form presented for registration is not refused, it does not follow that the form is free of defects.

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## Some Common Registration Information

### Account Number

Account No. (if applicable)/N° de compte (si pertinent)	Registration Account Code/Côte du compte d'enregistrement
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This section appears on the top of all paper forms and is to be completed only by users of the Personal Property Security Registration System (the "System") who have established invoice billing accounts with the Central Office of the System AND are paying for their registrations by means of their accounts.

Account holders have Account Identifiers composed of a mix of 17 alphanumeric characters. The first 6 characters are the Master Account Number and the next 4 characters are the Sub Account Number – together these constitute the Account Number. Each sub account may have up to two codes, one for registration and one for enquiry. This code will constitute the last 7 characters of the Account Identifier. The Registration Account Code can be distinguished from the Enquiry Code in that it ends in the letter "R".

In the section entitled "Account No", the registrant must enter the 10 character account number.

In the section entitled "Registration Account Code", the registrant must enter the 7 character registration account code.



## Registration Number

All registrations are assigned a registration number by the Ministry.

Registrations submitted in person at a branch registry office will be imprinted with an 18 digit registration number in the designated space at the top of each form:

Registration No. (for office use only) / N° d'enregistrement (usage interne) If this box is blank, see box 01A / Si cet endroit est vacant voir la section 01A			
YY/AA	MM/MM	DD/JJ	Time/Heure

Registrations submitted by mail to CRB will be assigned an 18 digit registration number which will be imprinted in the designated space down the left side of the form.

Registrations submitted electronically will be assigned an 18 digit registration number by the computer system as the registrations are processed by the database.

The registration number is not randomly selected. The 18 digit number may be broken down as follows:

first 6 digits	Date of Registration YY MM DD
next 4 digits	Time of Registration
next 4 digits	Either: registry number of the branch registry office where the registration was submitted in person or by mail;

OR

the branch number assigned to an electronic registration client.

next 4 digits	Sequence number
---------------	-----------------

For example, registration number 951026 1152 0019 1564 indicates that the registration was made October 26, 1995, at 11:52 a.m. in the Kingston branch registry office and has sequence number 1564.

## Page Numbering

Page/ Page	Total Pages/ Nombre de pages

This section appears on Forms 1C, 2C and 4C. It is used to record the number of pages in a registration when there is insufficient space on one form to record all of the information.

Leave it blank if the registration consists of only one page.

If a registration consists of more than one page, the additional forms will be treated as pages of a multiple page registration and the boxes on the first page must be complete to show that it is page "01" of, for example "02" pages. The boxes on the second page must be completed to show that it is page "02" of "02" pages. **On the second page, enter only the additional information. DO NOT, for example, repeat the name and address of the debtor or of the secured party. If, for example, the additional information relates to a third (individual) debtor, only complete line 02, and complete line 04 only if the address of the third debtor differs from the address of the last recorded debtor.**

There is one exception to the rule of entering only additional information and second and subsequent pages. When multiple page 2C forms are registered, the reference file number on line 21 should be entered on each page of the multiple page 2C, and on line 00 of a motor vehicle schedule if it is attached to a 2C.

## How Should the Forms be Typed?

The following are six simple rules to be observed when typing any of the forms. It is extremely important to comply with these rules as the forms are read by an Optical Character Recognition (OCR) machine.

### 1. Use Capital Letters Only.

Information contained on the forms must be converted onto a computer file. The use of only capital letters avoids the possibility of an error being made during this conversion process as a result of a misinterpretation of a character. For example, the small letter "l" and the numeral "1" are, on many typewriters, the same character.

**NOTE:** Do not use accents as the System is unable to accommodate them.

### 2. Use Only Approved Punctuation Marks or Symbols.

Only a limited number of punctuation marks and symbols may be recorded on the forms. The approved ones are:

) ( + . ' & - / , % " \$ ? \* < = ] [ \ ! > #

### 3. Align Forms Carefully.

Be sure to align the typewriter or printer so that typewritten characters will be placed within the boxes.

For example, do not type to the left or to the right of the box, or above or below a box.

#### Incorrect

Date of Birth/Date de naissance DU M M YIA	First Given Name/Premier prénom	Initial/Initiale	Surname/Nom de famille
	WILLIAM	J	SMITH

#### Incorrect

Date of Birth/Date de naissance DU M M YIA	First Given Name/Premier prénom	Initial/Initiale	Surname/Nom de famille
	WILLIAM	J	SMITH

## PART I REGISTRATION

The correct way is:

### Correct

Date of Birth/Date de naissance DL	Date of Birth/Date de naissance M/M	Y/YA	First Given Name/Premier prénom	Initial/Initiale	Surname/Nom de famille
			WILLIAM	J	SMITH

#### 4. Correct All Errors.

A form must be retyped if an error is made on line 01, line 10, or in recording a reference file number or birth date. As well, form 2C must be retyped if an error is made on line 22. To correct other errors, "X" out the incorrect information, skip a space, and then retype the word or number. If the error cannot be corrected so as to prevent any possible ambiguity, retype the form, or if completing any of lines 41-56 on a form 4C, "X" out the line, and begin again on the next line.

For example, do not correct an error as follows:

### Incorrect

Address/Adresse (Complete if different from line 04/Compléter si différente de la ligne 04)	City, etc./Ville, etc.
07 123 OVER <del>X</del> LEA BLVD	

Correct an error in this manner

### Correct

Address/Adresse	City, etc./Ville, etc.
09 123 <del>OVER</del> OVERLEA BLVD	

Overstrikes are not permitted:

### Incorrect

Vehicle Identification No./N° d'identification du véhicule
PT8864 <del>8</del> 211PL6814Z

### Correct

Vehicle Identification No./N° d'identification du véhicule
PT87649211PL6814Z

**DO NOT** attempt to correct an error in a box that contains a single character. Retype the form.



## Incorrect

Date of Birth/Date de naissance			First Given Name/Premier prénom	Initial/Initiale	Surname/Nom de famille
Day	Month	Year			
			WILLIAM	M J	SMITH

### 5. Check Your Typewriter/Computer Printer.

The Regulations provide that the information on a form shall be typewritten in black ink without erasures or interlineations and must be recorded in a manner suitable for micro-filming.

### 6. Use Only 10 or 12 Pitch Type.

Please check forms for OCR compatibility.

## Suited to OCR

OCR works well with text that is printed or typed in:

- 10- or 12-pitch (i.e., 10 or 12 characters per inch)
- fully formed characters (i.e., characters that appear solid rather than made up of dots)
- a standard business or OCR font

Examples of acceptable 10-pitch characters:

```
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (Prestige)
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (Courier)
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (Letter Gothic)
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (OCR-A)
```

Examples of acceptable 12-pitch characters:

```
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (Prestige)
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (Courier)
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (Letter Gothic)
0123456789 ABCDEFGHIJKLMNOPQRSTUVWXYZ (OCR-A)
```

## Not Suited to OCR

The following characteristics create problems for OCR:

- (1) Old ribbons that cause characters to be too light
- (2) Typewriters with poorly aligned or broken characters
- (3) Proportionally-spaced type faces. A proportionally-spaced typeface is one like this in which wide characters such as "W" take up more space than narrow characters such as "i".

1234567890 ABCDEFGHIJKLMNOPQRST

- (4) Using a typeface that is smaller than 12-pitch such as the compressed type produced by some dot matrix printers.

15-pitch: 1234567890 ABCDEFGHIJKLMNOPQRSTUVWXYZ

- (5) Using a 10-pitch typeface with a printer set for 12 characters per inch causing the characters to be jammed together like this:

1234567890 ABCDEFGHIJKLMNOPQRSTUVWXYZ

- (6) Dot matrix printers that produce text in with dots that are clearly visible.

1234567890 ABCDEFGHIJKLMNOPQRST

- (7) Italics or other decorative typefaces:

Italics: 1234567890 ABCDEFGHIJKLMNOPQRST

Orator: 1234567890 ABCDEFGHIJKLMNOPQRST

## The Financing Statement – Form 1C

### How to Complete a Form 1C

Account No. (if applicable)/N° de compte (si pertinent)	Registration Account Code/Code du compte d'enregistrement
---	---

See instructions page 6.

File No./N° de dossier
000000004

This space contains a pre-printed number called the "File Number". **DO NOT CONFUSE** the file number with the registration number. The file number identifies a group of statements—it identifies a financing statement and all financing change statements related to it. A registration number is the number imprinted on the first page of a statement and set out on any subsequent page of the statement upon registration. Thus, every registered statement has a unique registration number and every financing statement and all financing change statements related to it – every family – has a unique file number.

It is essential that a registrant accurately enter the file number in the space provided for recording a reference file number when filling out a form 2C or a form 4C. The reference file number is pre-printed on the form 3C.

**NOTE:** If, when registering a financing statement more than one statement is used, i.e., it is a multiple page registration consisting of two or more financing statements, the file number for the registration is the file number on the first page. Ignore the file number on the second and subsequent financing statements.

Line 01

Caution  
Filing/  
Avertissement

Collateral brought into Ontario from another jurisdiction may already be subject to a security interest or to an unpaid seller's right to revindicate or resume possession of the goods, pursuant to the laws of that jurisdiction. When a financing statement is registered with respect to such collateral, an "X" must be entered in the caution filing box. A financing statement may also be registered with respect to collateral that is still located in another jurisdiction if the collateral is subject to a security interest in that jurisdiction and if it is intended that the collateral will be brought into Ontario. These financing statements must also be designated as caution filings by entering an "X" in the above box.

**NOTE** that it is not mandatory to provide the debtor's date of birth when registering a caution filing.



Line 01

Page/ Page	Total Pages/ Nombre de pages
OF DE	

See instructions page 8.

Line 01

Motor Vehicle Schedule attached/Liste des véhicules automobiles attachée
---

An "X" must be entered if a motor vehicle schedule is submitted with the financing statement. A motor vehicle schedule should be used when it is necessary to describe more than two motor vehicles as provided for on lines 11 and 12 of the financing statement.

**Note** that if a motor vehicle schedule is submitted, the registration will be a multiple page registration.

Line 01

Registration No. (for office use only)/N° d'enregistrement (usage interne)					
If this box is blank, see box 01A/Si cet endroit est vacant voir la section 01A					
YY/AA	MM/MM	DD/JJ	Time/Heure	Branch/Bureau	Sequence/Séquence

See instructions page 7.

Line 01

PPSA-P (see reverse) RSLA-R (voir au verso)
--

This section identifies the statute with respect to which a registration is being made. If an interest is registered under the Personal Property Security Act, enter a "P" in this box. If registering a claim for lien under the Repair and Storage Liens Act, enter an "R" in this box and refer to the portion of this Guide that deals with RSLA registrations for instructions on how to complete this form.

Line 01

Registration Period (reverse) Période d'enregistrement (verso)
---

Enter the number of years for which the financing statement is to be effective. Enter whole years only, from 1-25 inclusive. If the financing statement is to be effective for a perpetual period, enter the code number "99".

If registering a security interest in collateral that is or includes consumer goods, the registration cannot be for a period of greater than 5 years.

Line 02

Date of Birth/Date de naissance
OU M/M Y/A

Complete the debtor's date of birth by entering the day, the month, and then the year. The month must be shown as one of: JAN JANV FEB FEV MAR MARS APR AVR MAI MAY JUIN JUN JUNE JUL JULY AUG SEP SEPT OCT NOV DEC.

For example, for a debtor born June 12, 1961 enter 12 JUN 61, 12 JUNE 61 or 12 JUIN 61.

Line 02

First Given Name/Premier prénom	Initial/Initiale	Surname/Nom de famille

Enter an individual debtor's first given name in the first box, the initial of the second given name, if any, in the next box and the surname in the last box. **BE CERTAIN THAT THE NAME THAT IS ENTERED IS THE DEBTOR'S CORRECT NAME.** An individual debtor's correct name may be determined by reference to a birth certificate, a certificate of citizenship, or other appropriate document (See Appendix "D" for guidelines). The initial of the second given name is used to differentiate between names such as WILLIAM J. SMITH and WILLIAM B. SMITH, as well as to differentiate between WILLIAM SMITH and WILLIAM J. SMITH. If an individual has a second given name, the initial must be entered.

For example, if the debtor's name is William Herman Joseph Smith, it must be entered as WILLIAM H. SMITH.

If a registrant is uncertain which of an individual's names is the first given name and which is the surname, the registrant may wish to set the name out in two ways—one setting the names out in one order and one setting them out in reverse order.

If the length of an individual's first given name (including punctuation marks and spaces) is longer than 19 characters or if the length of an individual's surname (including punctuation marks and spaces) is longer than 22 characters or both, enter only the first 19 or 22 characters or both, as the case may be, and the initial of the second given name, if any, on line 02. Then, enter the entire first given name and surname, including the initial of the second name, if any, on line 13, 14 or 15 of the General Collateral Description portion of this form.

## DO NOT USE:

- Nicknames or abbreviations, for example, do not use "Tom" for "Thomas" or "MJ" for "Mary Jane". (Of course, "MJ" or "Tom" must be used if that is really the correct name).
- "Jr." or "Sr." or other designations to differentiate between generations.
- Titles, for example, do not use Mr. Mrs. Miss Ms. Dr. or Rev.

If the debtor's correct name is not entered, an enquirer who subsequently searches against the correct name may be misled. The PPSA provides that a registration may be invalidated where a reasonable person is likely to be misled materially by an error or omission.

**NOTE:** If the name of an individual person is entered on line 02, **DO NOT** complete line 03. If another name is to be recorded, use either line 05 if the name is that of an individual person or line 06 if the name is that of an artificial body/business debtor.

## Line 03

Business Debtor  
Débiteur commercial  
(Complete lines 03 &  
04 or lines 03 &  
04) Complete line 03  
02 or 04 or line 03  
02 or 04

Line 03 cont'd / Ligne 03 (suite)

Enter the business debtor's name in full. A debtor who is not a natural person is considered an artificial body, and will be identified on the business debtor name line. **MAKE CERTAIN THAT THE NAME ENTERED IS THE CORRECT NAME.** An artificial body's correct name may be determined by reference to an appropriate constituting document, such as, for example, a company's articles of incorporation. (See Appendix "B" for further details). Note that for certain types of artificial bodies/business debtors the name required to be entered may be the name of a person who is not a debtor (for example, the name of a corporation signing the security agreement on behalf of a debtor which is an unincorporated association).

Only one debtor name should be entered on the two lines of space provided. The second line of space has been provided to accommodate debtor names which are more than 66 characters.

**NOTE:** If line 02 has NOT been used to record the name of an individual person, use line 03 to record the name of an artificial body/business debtor. If line 02 or 03 has been used and a second name is to be recorded, use either line 05 if the name is that of an individual person or line 06 if the name is that of an artificial body/business debtor. (If a third name is to be recorded, complete an additional form as an additional page).

**TRADE NAMES:** Where a debtor is carrying on business under a business or trade name, the name of the debtor must be entered, and the business or trade name may be entered.

If a business or trade name is set out, it must be set out on line 03 or line 06.

Therefore, if William J. Smith is carrying on business as ABC Restaurant, enter WILLIAM J. SMITH on line 02 and ABC RESTAURANT on line 06 OR WILLIAM J. SMITH on line 05 and ABC RESTAURANT on line 03.

If ABC Company Limited is carrying on business as Smith Enterprises, enter ABC COMPANY LIMITED on line 03 and SMITH ENTERPRISES on line 06 OR ABC COMPANY LIMITED on line 06 and SMITH ENTERPRISES on line 03.

The following are examples of business or trade names incorrectly entered.

**DO NOT** enter a business or trade name as:

WILLIAM J. SMITH CARRYING ON BUSINESS AS ABC RESTAURANT  
ABC RESTAURANT OWNED AND OPERATED BY WILLIAM J. SMITH SMITH  
ENTERPRISES A DIVISION OF ABC COMPANY LIMITED  
SMITH ENTERPRISES AFFILIATE OF ABC COMPANY LIMITED

**ENGLISH/FRENCH CORPORATE NAMES:** The Ontario Business Corporations Act provides that a corporation may set out its name in its articles of incorporation in an English form, a French form, an English form and a French form, or a combined English and French form and it may be legally designated by any such name.

If a corporation has both an English and a French form of its name, BOTH names must be entered on the financing statement. DO NOT enter both on the same line. Enter one form of the name on a business debtor name line, and the other form of the name on the other business debtor name line – i.e., enter one form of the name on line 03 and the other form of the name on line 06. The order in which the names are entered is irrelevant.

In every other case, on the appropriate business debtor name line, enter the corporate name as it appears in the articles of incorporation – i.e., enter a French name in French an English name in English, and a combined English and French name in the combined form.

## Line 03

Ontario Corporation No. / N° matricule  
de la c/o ou de l'assoc. en Ontario

Every Ontario company has a unique number assigned to it by the Companies Branch of the Ministry of Consumer and Commercial Relations. The registrant has the option of entering this number on the financing statement.

## Line 04

Address/Adresse City, etc./Ville, etc. Prov./Prov. Postal Code /Code postal

On this line, enter the debtor's address—it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

"Address" is not defined, save for the requirement that a postal code be included. If it were defined and the wrong one inadvertently given, it could jeopardize the validity of the registration. It is up to the registrant to decide whether the mailing address or residence address or some other address should be used.

The primary purpose for which the address is likely to be used is to help to identify the debtor.

## Line 05

Individual Debtor Particulier débiteur	Date of Birth/Date de naissance DU M/M Y/A	First Given Name/Premier prénom	Initials/Initiale	Surname/Nom de famille

If the name of an individual person is entered on line 05, DO NOT enter the name of an artificial body/business debtor on line 06. If line 05 is to be completed, complete it in accordance with the instructions for line 02.



## Line 06

Business Debtor/  
Débiteur commercial  
(Complete lines 05 &  
07 or lines 06 &  
08) Compléter les lignes  
05 et 07 ou les lignes  
06 et 08

Line 06 cont'd / Ligne 06 (suite)

If line 05 has NOT been used to record the name of an individual person, use line 06 to record the name of an artificial body/business debtor. If line 06 is to be completed, complete it in accordance with the instructions for line 03.

## Line 07

Address/Adresse  
(Complete if different from line 04/Compléter si différente de la ligne 04)

City, etc./Ville, etc.

Prov./Prov.

Postal Code /Code postal

If the address to be recorded on line 07 is the same as that recorded on line 04, leave line 07 blank. Do not type in "AS ABOVE" or "SAME". If line 07 is to be completed, complete it in accordance with the instructions for line 04.

## Line 08

Secured Party/  
Lien Claimant/  
Partie garantissant  
Titulaire du privilège

Enter the name of the secured party. If there is more than one secured party, it is only necessary to enter one of their names.

There is no search capability against the names of secured parties. Therefore, this line is not formatted in the same way as line 02 or 05. If there is not enough space to enter a secured party's name, certain words may be abbreviated. For example, the Ontario Business Corporations Act treats "Limited" and "Ltd" as equivalent.

## Line 09

Address/Adresse

City, etc./Ville, etc.

Prov./Prov.

Postal Code /Code postal

On this line, enter the address of the secured party – it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

"Address" is not defined, save for the requirement that a postal code be included. The primary purpose for which the address is likely to be used is to contact the secured party for additional information.

Line 10

## Section 1: Collateral Classification/Catégorie de bien grevé

Type "X" in appropriate box or boxes.  
Taper "X" dans la (les) case(s) appropriée(s).

Consumer Goods Biens de cons.	Inventory Stock	Equipment Matériel	Accounts Comptes	Other Autre
----------------------------------	--------------------	-----------------------	---------------------	----------------

The collateral **must** be classified. It may be classified as consumer goods, inventory, equipment, accounts, or other. Other includes other kinds of collateral, such as documents of title, instruments, securities, chattel paper or intangibles (other than accounts). If the collateral includes goods other than inventory, it must be described as either consumer goods or equipment. The primary use for which the goods are acquired will determine which box must be completed. If goods other than inventory have a secondary use, a second box may be completed. For example, if goods are used or acquired for use primarily for personal, family or household purposes, an "X" must be entered in the "Consumer Goods" box and may also be entered in the "Equipment" box. If a registrant is uncertain as to what the primary use of goods other than inventory is, a registrant should enter an "X" in both the "Consumer Goods" box and the "Equipment" box.

If the security interest extends to collateral classified as consumer goods, the financing statement and each renewal may only be registered for a period of five years or less.

**WHERE A REGISTRATION EXTENDS TO COLLATERAL CLASSIFIED AS CONSUMER GOODS, MANDATORY DISCHARGE OBLIGATIONS ARE IMPOSED ON THE SECURED PARTY. THESE OBLIGATIONS ARE DISCUSSED ON PAGE 27 OF THE GUIDE.**

Line 10

## Section 2

Type "X" if motor vehicle included/  
Taper "X" si véhicule automobile inclus.

Enter an "X" if there is a motor vehicle included in the collateral. Otherwise, leave this section blank.

Check the definition of motor vehicle in the Glossary at the front of this Guide.

Line 10

## Section 3

Principal Amount Secured/Montant of the Lien  
Montant principal garanti/Montant du privilège

\$ .00

The principal amount must be entered only if **ALL** of the goods are classified as consumer goods. Round off to the nearest dollar as the form has been pre-printed to show the cents value as .00.

"Principal Amount" means the amount that is secured or is intended to be secured under the original terms of the security agreement and may include interest, precalculated interest, carrying charges, insurance premiums, or any other cost or charge.

Line 10

Section 4		
Date of Maturity/Date d'échéance		
DU	M/M	YA
OR		
OU		

Type "X" if no Fixed Date of Maturity/Taper "X" si la date d'échéance n'est pas déterminée.

This section must be completed only if **ALL** of the collateral is classified as consumer goods. Enter the date of maturity or if there is no fixed date of maturity, enter an "X" in the appropriate box. Do not enter the month of the date of maturity numerically. If the date of maturity is October 26, 1999 enter 26 OCT 99. (Refer to the instructions relating to date of birth at line 02 for a complete list of correct abbreviations for each of the months).

Do not confuse the maturity date of the security agreement with the expiry date of the financing statement. These dates may, but need not, coincide.

Expiry dates relate to the registration period entered on a financing statement. For example, a financing statement registered on June 17, 1992 for a registration period of 4 years will have an expiry date of June 17, 1996.

"Maturity Date" (or "date of maturity") is defined in the Regulations made pursuant to the PPSA and means the date, excluding days of grace, on which the debt will be fully paid if every payment is made according to the original terms of the security agreement.

Line 11

Line 12

Year/Année	Make/Marque	Model/Modèle	Vehicle Identification No./N° d'identification du véhicule
Motor Vehicle Description/Description du véhicule automobile			

If a motor vehicle is:

- classified as consumer goods, or
- classified as equipment and the secured party wishes to protect itself against a buyer as provided in subsection 28(5) of the PPSA,

the motor vehicle **must** be described on line 11 or 12. If there are more than two motor vehicles, the remaining motor vehicles should be described on a motor vehicle schedule/form 4C. If a multiple page registration is made, lines 11 and 12 must be completed before proceeding to a motor vehicle schedule.

The registrant does not have to set out other motor vehicles, (i.e. neither "a" nor "b" above), on the financing statement. If, however, the registrant chooses to do so, and wants these motor vehicles to be indexed for enquiry purposes against their vehicle identification numbers, the registrant must describe these motor vehicles as provided for on lines 11 and 12. If the registrant intends to provide a general description of motor vehicles, the registrant may enter the description on lines 13-15 as long as the motor vehicle identification numbers are not included in the description.



## PART II PPSA REGISTRATION

If a motor vehicle is described on line 11 or 12 or on a motor vehicle schedule, the Regulations require,

- a) the last two digits of the model year, if any, MUST be given (if none, leave blank),
- b) the make of the motor vehicle or the name of the manufacturer MUST be given,
- c) the model, if any, MUST be given (if none, leave blank), and
- d) the motor vehicle identification number MUST be given.

For most manufactured automobiles, the above information will be relatively easy to provide and must be given. For other types of vehicles, there may be no model year or model, in which event the spaces must be left blank. There may be no make in which event the name of the manufacturer must be entered (even if it is "homemade").

Note that for the purposes of a motor vehicle description, the Regulations define a "vehicle identification number" as meaning,

"the number that the person who constructed the motor vehicle affixed to it for identification purposes."

For all new automobiles sold in Canada after 1982, this number is made up of a unique combination of 17 letters and numerals. While other motor vehicles have vehicle identification numbers, they are not required to conform to this standard.

To ensure that the correct vehicle identification number is entered, copy the vehicle identification number from the vehicle itself. Do not rely on the vehicle identification number printed on the vehicle permit or "ownership".

If the incorrect vehicle identification number is entered, an enquirer who subsequently searches against the correct vehicle identification number may be misled. The PPSA provides that a registration may be invalidated where a reasonable person is likely to be misled materially by an error or omission.

Line 13

General Collateral  
Description  
(PPSA optional)  
Description  
générale du  
bien grevé  
(PPSA facultatif)

Line 14

Line 15

These lines may be completed at the registrant's option. It is for the secured party to decide whether or not to include a description of collateral. Note that, except for proceeds which are not required to be described and unless otherwise indicated, where any description limits the scope of a class of the collateral, the secured party may only claim a perfected security interest in the collateral as described. For example, if the classification indicated on line 10 is "inventory" and lines 13, 14 and 15 describe the collateral as "all new and used television sets", then the secured party cannot claim a perfected security interest in all of the debtor's inventory. The new and used television sets will be the only inventory in which the secured party has a perfected security interest.

Please note that when completing lines 13, 14 and 15, colons and semicolons should not be used.

## PART II PPSA REGISTRATION

Registering Agent (if other than Secured Party/Lien Claimant)/Agent d'enregistrement (si autre que le partie garantie/titulaire du privilège)

Name/Nom

Line 16

Line 17

Address/Adresse

City, etc./Ville, etc.

Prov./Prov.

Postal Code /Code postal

The name and address of the registering agent, if other than the secured party, may be entered. If entered, it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

"Registering Agent" means the person who is acting as agent for the secured party when submitting the financing statement for registration. It does not include a clerk or other employee of the secured party.

If the information on the financing statement is not clearly legible or if an error is discovered when processing the statement, the registering agent may be contacted directly.

### "Signature of Secured Party or Agent"

The authorized signature must be completed. Set out the name and signature of each secured party whose name appears on the financing statement. If an agent is signing on behalf of a secured party, set out the name of the secured party and the name and signature of the secured party's agent.

See Appendix "A" for sample signature formats.

**Sample Fact Situation and Completed Financing Statement**

Matthew Johnson, is known to many residents in Timmins as "Matt". As a sponsor of minor league hockey, he is a popular fellow among many of the local families. Matt operates a business, out of his home, that goes by the name "Matt's Copy Centre".

Business is so good that Matt has decided to open another copy centre in the east end of the city. He meets with Mr. Drew, his bank manager at the Bank of Ontario. They discuss the financing of the new premises.

Mr. Drew agrees to extend \$25,000.00 to Matt, on the security of the equipment and accounts of the Copy Centre. A security agreement to that effect is executed. The security agreement includes an after-acquired property clause. According to the terms of the agreement, Matt should have the loan paid off within 9 years.

Matt has a car which is used for business purposes only. To protect its interest as against any buyers, should the car be sold by Matt, the Bank 'describes' it on the financing statement so that the motor vehicle identification number can be indexed for enquiry purposes. The Bank verifies the vehicle identification number of the car by checking it against the vehicle identification number found in the car itself.

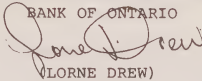
The Bank asks to see Matt's birth certificate. It indicates that Matt's full name is Matthew Henry Samuel Johnson, and that his date of birth is August 25, 1945.

The Bank confirms that Matt resides at 716 Main Street E. in Timmins, postal code P4N 8L8.

The Bank is located at 10 Queen St. E., in the city of Timmins, postal code P5N 6L3. On April 17, 1990 the Bank registers the following financing statement for a period of 10 years, as it is expected that the loan will be paid off by then.



# PART II PPSA REGISTRATION

Account No. (if applicable) / N° de compte (si pertinent)		Registration Account / Compte d'enregistrement	
Financing Statement/Claim for Lien État de financement/Demande de privilège		Form <b>1C</b> <b>CoCR</b>	
Registration No. (for office use only) / N° d'enregistrement (usage interne) If this box is blank, see box 01A/01B car and/or boat used under the sections 3 & 4 Si cette case est vide, voir la section 3 & 4			
01		000011088	
Caution / Aval Page / Page OF / DE		Motor Vehicle Schedule / Véhicule à moteur Page / Page OF / DE	
Date of Birth / Date de naissance DOB / M/M / Y		First Given Name / Prénom H. JOHNSON	
Address / Adresse 716 MAIN STREET EAST TIMMINS ONT P4N 8L8		Ontario Corporation No. / N° d'incorporation de la personne morale en Ontario	
Date of Birth / Date de naissance DOB / M/M / Y		First Given Name / Prénom MATT'S COPY CENTRE	
Address / Adresse (Complete if different from the 04-Completeur si différente de la ligne 04) City, etc. / Ville, etc. Pro. / Prov. Postal Code / Code postal		Ontario Corporation No. / N° d'incorporation de la personne morale en Ontario	
Secured Party / Lien Claimant / Créancier privilégié BANK OF ONTARIO		City, etc. / Ville, etc. TIMMINS ONT P5N 6L3	
Address / Adresse 10 QUEEN STREET EAST		Ontario Corporation No. / N° d'incorporation de la personne morale en Ontario	
If PPSA, Section 1 must be completed. If PPSA and only Consumer Goods, Sections 3 & 4 must also be completed. If RSLA, Section 3 must be completed.			
S'il s'agit de PPSA, la section 1 doit être remplie. S'il s'agit de PPSA et seulement des biens de consommation, les sections 3 et 4 doivent aussi être remplies. S'il s'agit de RSLA, la section 3 doit être remplie.			
Section 1: Collateral Classification / Classification des biens grevés Type "X" in appropriate box or boxes. Consumer Goods / Biens de consommation Inventory / Inventaire Equipment / Équipement Accounts / Comptes Other / Autre		Section 2: Type "Y" if motor vehicle included / Type "Y" si véhicule automobile inclus X	
Section 3: Principal Amount / Montant principal \$ .00		Section 4: Date of Maturity / Date d'échéance DOB / M/M / Y	
Motor Vehicle Description / Description du véhicule automobile Year / Année 85 CHEVROLET		Model / Modèle MALIBU	
Vehicle Identification No. / N° d'identification du véhicule MP3789E005729911N		If more than two vehicles, continue on the Motor Vehicle Schedule (Form 4C). Si y a plus de deux véhicules automobiles, utiliser la Liste des véhicules automobiles (Formule 4C).	
General Collateral Description (PPSA optional) / Description générale des biens grevés (PPSA facultative)			
Registering Agent (if other than Secured Party / Lien Claimant) / Agent d'enregistrement (si autre que le créancier privilégié) Name / Nom			
Address / Adresse City, etc. / Ville, etc. Pro. / Prov. Postal Code / Code postal			
Name and Signature of Secured Party / Lien Claimant OR Name of Secured Party / Lien Claimant AND Name and Signature of Agent of Secured Party / Lien Claimant. Nom et signature du créancier privilégié OU Nom du créancier privilégié ET nom et signature de l'agent du créancier privilégié.			
BANK OF ONTARIO  (LORNE DREW)			

## Financing Change Statement – Form 2C

### How to Complete a Form 2C

The Form 2C is used to record amendments and changes to the file. The parts of the form which must be completed depend on the type of change being made.

### General Information

Account No. (if applicable)/N° de compte (si pertinent)	Registration Account Code/Code du compte d'enregistrement
---	---

Users of the System with invoice billing accounts must complete the Account Number and Registration Code sections of the form. (See page 6 for instructions.)

Registration No. (for office use only)/N° d'enregistrement (usage interne) If this box is blank, see box 01A/Si cet endroit est vacant voir la section 01A			
YY/AA	MM/MM	DD/JJ	Time/Heure
Branch/Bureau		Sequence/Séquence	

Registration numbers are assigned in accordance with the rules on page 7.

Page/ Page	Total Pages/ Nombre de pages
	OF DE

If a registration is more than one page, see page 7 for instructions.

Motor Vehicle Schedule attached/Liste des véhicules automobiles attachée
---

If a motor vehicle schedule is attached, place an "X" in the box marked "Motor Vehicle Schedule Attached".

Five key pieces of information are required to be entered on every 2C:

#### 1. Reference file number – Part 1; Line 21

Reference File Number (see reverse) N° de dossier de référence (voir au verso)
---

The number entered in this space is extremely important as it identifies which registration is being amended or changed. The following rules must be followed in order to ensure that the 2C links to its correct registration:

## IF 2C REGISTERED TO....

## ENTER ON LINE 21....

.... to amend a Form 1C,  
2C or 4C registration..

.... reference file number (9 digit number from  
upper right corner of 1C)

.... to change the record of "C" family  
registrations (i.e., discharges,  
renewals, transfers, assignments,  
other changes)...

.... reference file number (9 digit number from  
upper right corner of 1C)

.... to amend a Form 1B, 2B or 3B  
3B...

.... reference file number assigned by the com-  
puter system (9 digits) OR registration num-  
ber of the form being amended (16 digits)

.... to change the record of a "B"  
family of registrations...

.... reference file number assigned by the com-  
puter system OR the registration number of  
the Form 1B

.... to amend or change the record  
of a CSRA registration...

.... reference file number assigned by the com-  
puter system OR the instrument number  
assigned under the CSRA

If an incorrect number has been referenced and the number is not on file, the financing change statement will not link to a registration and forms a family of its own. The new file number assigned to one unlinked registration does not replace the file number of the family being referenced. It is a number which applies to the unlinked registration only and should not be used.

## 2. Reference Debtor Name

Line 23

Debtor Name (as recorded). Complete  
line 23 or 24 but not both. Nom du  
débiteur (si qu'instruit). Remplir la ligne 23  
ou 24 mais pas les deux.

Individual Debtor/Transferor/Débiteur particulier/Cédant  
First Given Name/Premier prénom Initial/Initiale Surname/Nom de famille

Line 24

Business Debtor/  
Transferor/Débiteur  
commercial/  
Cédant

Line 24 cont'd / Ligne 24 (suite)

The debtor name entered above is used to confirm the accuracy of the number entered on line 21. For this reason, the debtor name entered must exactly match the debtor name previously recorded, even if that name was previously incorrectly entered. Although there may be more than one debtor of record, enter the name of only one debtor. If the transaction being recorded is a debtor's transfer or partial transfer of collateral, enter the transferor's name.

If an amendment is being registered, enter the debtor name as it was set out on the financing statement or financing change statement being amended. If the amendment is being made to indicate that a financing statement should or should not have been designated as a caution filing, enter the debtor name as it was set out on the financing statement.

In all other cases, the registrant has the choice of entering the debtor name as it appears on the financing statement or any financing change statement to which this financing change statement relates.

Use line 23 to enter the name of an individual debtor, and line 24 to enter the name of a business debtor.

If the length of an individual's first given name (including punctuation marks and spaces) is longer than 19 characters or if the length of an individual's surname (including punctuation marks and spaces) is longer than 22 characters or both, enter only the first 19 or 22 characters or both, as the case may be, on line 23.

## 3. Letter for Change Code – Part 1; Line 22

Enter Letter for Change  
(see reverse)  
Indiquer la lettre  
correspondant à la modification  
(voir au verso).

The letter for change code entered in this space tells the computer system what type of change is being made. The change code legend is as follows:

- A Amendment
- B Renewal
- C Discharge
- D Assignment by Secured Party
- E Transfer by Debtor
- F Partial Discharge
- G Assignment of the Security Interest in Part of the Collateral by Secured Party
- H Transfer of Part of the Collateral by Debtor
- J Other Change

Instructions for these specific changes follows.

## 4. Secured Party/Registering Agent

Line 16

Registering Agent/Secured Party/Lien Claimant/Agent d'enregistrement/créancier garanti/créancier privilégié  
Name/Nom

Line 17

Address/Adresse

City, etc./Ville, etc.

Prov./Prov.

Postal Code /Code postal

Enter the name and address of one of the secured parties or, if there is a registering agent, enter either the name and address of the registering agent or of one of the secured parties. It is mandatory that the postal code be included in the address entered. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

## 5. Authorized Signature

The authorized signature portion **MUST** be completed. Set out the name and signature of the secured party, **or** the name of the secured party and the name and signature of the secured party's agent. See Appendix "A" for sample signatures.

## Registering Specific Types of Changes

Each type of change that can be registered using a 2C requires that, in addition to the five key pieces of information outlined above, other information also be entered on the form. Specific instructions for each type of change are outlined below.



**Renewals**

To register a renewal, enter the letter "B" in the letter for change box on line 22 of Part 1. Enter in the following box on that line, the additional number of years the renewal should add to the total registration period (i.e., the original registration period and any previous renewals). **Note** that the effect of a renewal is to add to the registration period the number of years indicated by the renewal except for registrations that extend to consumer goods. Thus, a financing statement registered for 8 years and renewed at any time prior to its expiry for 2 years, will be effective for a total of 10 years.

Where a registration does not extend to consumer goods, it may be renewed in increments of 1-25 years, or a renewal may be made for a perpetual period. The expiry date of the registration will be reflected on the related verification statement. (See Portion of the Guide dealing with the form 3C and verification statement).

Registrations may only be renewed in increments of 1-5 years if the collateral is or includes consumer goods. This renewal will only be effective for the number of years indicated on the renewal statement calculated from the time it is registered. Thus, a financing statement registered for three years and renewed on its first anniversary for 4 years, will be effective for a total of 5 years (one plus 4 years). As the System will not calculate the expiry date in this manner, the recipient of a verification statement relating to a PPSA registration which extends to consumer goods should ignore the expiry date on that verification statement.

**NOTE** that once a registration expires or is discharged, it is no longer effective and thus cannot be renewed. However, the security interest that was the subject of the expired or discharged registration may be perfected again by registering a new financing statement (1C Form). Registrants should note that their priority might be affected in these situations.

**Discharges**

**WHERE A SECURITY AGREEMENT SECURES AN INTEREST IN PERSONAL PROPERTY WHICH INCLUDES CONSUMER GOODS, THE SECURED PARTY HAS 30 DAYS FROM THE DATE ALL OBLIGATIONS HAVE BEEN PERFORMED OR FORGIVEN, TO REGISTER A FINANCING CHANGE STATEMENT DISCHARGING THE REGISTRATION. FAILURE TO DO SO MAY RESULT IN A PENALTY TO THE SECURED PARTY.**

In every case, where a financing statement has been registered and all of the obligations under the security agreement to which the registration relates have been performed or some of those obligations have been performed and it is agreed to release part of the collateral, any person with an interest in the collateral covered by the registration may deliver a written notice to the secured party demanding a signed financing change statement recording the discharge or partial discharge, be given to him/her at the place set out in the notice.

To register a discharge, enter the letter "C" in the letter for change box on line 22 of Part 1.

To register a partial discharge, enter the letter "F" in the letter for change box on line 22 of Part 1. Note as well, that it may be necessary to complete Part 5 of the financing change statement. (DO NOT use a form 3C to register a partial discharge).

If the released collateral in a partial discharge includes a motor vehicle that was previously indexed by vehicle identification number – i.e., was described on a motor vehicle schedule or either of lines 11 or 12 of a financing statement or financing change state-

ment—that motor vehicle MUST be described again on lines 11 or 12. If there are more than two such motor vehicles, the remaining motor vehicles should be described on a motor vehicle schedule. The registrant must not proceed to the motor vehicle schedule without first describing two motor vehicles, one on each of lines 11 and 12. For detailed instructions on how to properly describe a motor vehicle on lines 11 and 12 and the motor vehicle schedule, refer to page 19.

The registrant does not have to describe other motor vehicles on the financing change statement. If, however, the registrant chooses to do so, and wants these motor vehicles to be indexed by vehicle identification number, the registrant must describe them as provided for on lines 11 and 12. If the registrant is merely providing a general description of motor vehicles, the registrant may enter the description on lines 13-15 as long as the motor vehicle identification numbers are not included in the description.

Other types of collateral may be described on lines 13-15.

## Transfers by Debtor of Collateral

Where a debtor transfers all of its interest in collateral, enter the letter "E" in the letter for change box on line 22 of Part 1. If a debtor transfers its interest in only part of the collateral, enter the letter "H" in the letter for change box on line 22 of Part 1.

Part 3 of the financing change statement MUST be completed for both complete and partial transfers.

Line 02/05	Individual Debtor/ Transferee/ Débiteur particulier/ Cessionnaire	Date of Birth/Date de naissance DD MM YR	First Given Name/Premier prénom	Initial/Initiale	Surname/Hom de famille
Line 03/06	OR/OU Business Debtor/ Transferee/ Débiteur commercial/ Cessionnaire	Line 03/06 cont'd / Ligne 03/06 (suite)			
Line 04/07	Address/Adresse		City, etc./Ville, etc.		Prov./Prov. Postal Code /Code postal
	Ontario Corporation No./N° matricule de la personne morale en Ontario				

Enter the CORRECT NAME of the transferee on line 02/05 if the transferee is a natural person, and on line 03/06 if the transferee is an artificial body/business debtor. (Entry of the Ontario Corporation Number of a business debtor is optional). If known, the date of birth of a natural person must be entered. As well, the address of the transferee, including the postal code (if any), must, if known, be entered on line 04/07.

For transfers of part of the collateral, it may also be necessary to complete Part 5 of the financing change statement. If the part of the collateral transferred includes a motor vehicle that was previously indexed by vehicle identification number — i.e., was described on a motor vehicle schedule or either of lines 11 or 12 of a financing statement or financing change statement—that motor vehicle MUST be described again on lines 11 or 12. If there are more than two motor vehicles, the remaining motor vehicles should be described on a motor vehicle schedule. The registrant must not proceed to the motor vehicle schedule without first describing two motor vehicles, one on each of lines 11 and 12. For detailed instructions on how to properly describe a motor vehicle on lines 11 and 12 and the motor vehicle schedule, refer to page 19.

The registrant does not have to describe other motor vehicles on the financing change statement. If, however, the registrant chooses to do so, and wants these motor vehicles to be indexed by vehicle identification number, the registrant must describe them as provided for on lines 11 and 12. If the registrant is merely providing a general description of motor vehicles, the registrant may enter the description on lines 13-15 as long as the

motor vehicle identification numbers are not included in the description.  
Other types of collateral may be described on lines 13-15.

## Assignments

Where a secured party assigns its interest in collateral, enter the letter "D" in the letter for change box on line 22 of Part 1. If a secured party assigns its interest in only part of the collateral, enter the letter "G" in the letter for change box on line 22 of Part 1.  
Part 4 of the financing change statement **MUST** be completed for both complete and partial assignments.

Line 29	Assignor (as recorded)/Cédant (tel qu'inscrit)		
Line 08	Secured Party/Lien Claimant/Assignee/Créancier garanti/Créancier privilégié/Ayant droit		
Line 09	Address/Adresse	City, etc./Ville, etc.	Prov./Prov. Postal Code/Code postal

On line 29, enter the name of the assignor as recorded on the statement to which this financing change statement relates. Enter the name of the assignee on line 08, and the address of the assignee on line 09 – it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

Note that the authorized signature, while mandatory, may be that of the assignor or assignee.

With respect to a partial assignment, it may also be necessary to complete Part 5 of the financing change statement. Where the secured party's security interest in part of the collateral has been assigned and that collateral includes a motor vehicle that was previously indexed by vehicle identification number – i.e., was described on a motor vehicle schedule or either of lines 11 or 12 of a financing statement or financing change statement – that motor vehicle **MUST** be described again on lines 11 or 12. If there are more than two motor vehicles, the remaining motor vehicles should be described on a motor vehicle schedule. The registrant must not proceed to the motor vehicle schedule without first describing two motor vehicles, one on each of lines 11 and 12. For detailed instructions on how to properly describe a motor vehicle on lines 11 and 12 and the motor vehicle schedule, refer to page 19.

The registrant does not have to describe other motor vehicles on the financing change statement. If, however, the registrant chooses to do so, and wants these motor vehicles to be indexed by vehicle identification number, the registrant must describe them as provided for on lines 11 and 12. If the registrant is merely providing a general description of motor vehicles, the registrant may enter the description on lines 13-15 as long as the motor vehicle identification numbers are not included in the description.

Other types of collateral may be described on lines 13-15.

Note: If a secured party's interest is assigned prior to the registration of a financing statement:

- a financing statement may be registered showing the assignee as the secured party; or
- a financing statement may be registered showing the assignor as the secured party prior to registering a financing change statement recording the assignment.

### "Other Changes"

Regulations made pursuant to the PPSA indicate "Other Changes" to be either a subordination or a seizure of a security interest. In either instance, the secured party must enter the letter "J" in the letter for change box on line 22 of Part 1, and must then complete Part 2 of the financing change statement.

Specify Other Change here/Préciser l'autre modification ici.

Line 25 Enter below Reasons for Amendment/Other Change Description.  
Motive de correction à écrire ci-dessous/Description de l'autre modification.

Line 26

Line 27

Line 28

On lines 25-28 the type of change and particulars of the change must be recorded. For example, if the seizure of a security interest is being recorded, lines 25-28 may indicate:

"By virtue of a writ of execution entered out of the Supreme Court of Ontario, the Sheriff of the District of Algoma has seized the interest of ABC Company in a chattel mortgage for \$1500 in debt and \$300 in costs."

NOTE that in the case of a seizure, the signature required on the financing change statement is the sheriff's.

### Amendments

To correct an error or omission made in a registered financing statement or financing change statement, or to amend such statements in a way not elsewhere provided for, enter an "A" in the letter for change box on line 22 of Part 1. (Note that to correct a reference file number that has been erroneously entered on a form 2C, a special procedure is outlined later in this Guide).

Part 2 of the financing change statement must be completed. On lines 26-28, in the area entitled "Enter below Reasons for Amendment/Other Change Description", the reasons for amendment must be set out briefly and accurately.

Where necessary, enter any new or corrected information on the appropriate line.

#### Types of Amendment

##### 1. Substitution

A substitution occurs where there is already a line of information recorded in the System and it is necessary to substitute a new line of information to correct or update the old information.

For example, an error may have been made in transcribing the address of the secured party onto a financing statement or financing change statement. This may be indicated by entering the following on lines 26-28.

"The incorrect address was entered on line 09 of registration number 970703160700152621."

The registrant would then enter the correct address on line 09 of form 2C.



Another example of a substitution is a debtor name change. Where a debtor has changed its name, the following is one description which could be entered in the "Reasons for Amendment":

"The debtor name on line 02 of the financing statement has changed."

The debtor's new name would then be entered on line 02/05 of the financing change statement.

NOTE: A substitution is not actually made in the System. It is made only notionally. The new information is added to the file.

### *2. Addition*

An addition will add a line of information to a registered financing statement or financing change statement.

For example, the registrant may have entered on the statement the information relating to only one debtor when in fact there were two debtors. This may be indicated by entering on lines 26-28.

"Information relating to a second individual debtor was omitted from lines 05 and 07 of Registration Number 991221100900124110."

The registrant must then enter the necessary information – birth date, CORRECT NAME and address of the debtor-on lines 02/05 and 04/07 of form 2C.

### *3. Deletion*

A deletion will remove a line of information from a registered financing statement or financing change statement.

For example, the registrant may have described two motor vehicles on lines 11 and 12 when there was a security interest in only one of the vehicles. It was therefore only necessary to describe one motor vehicle. This would be indicated by entering on lines 26-28:

"The motor vehicle described on line 11 of Registration Number 940916142700462601 is deleted as no security interest was taken in that vehicle."

NOTE: A deletion is not actually made in the System. It is made only notionally. The direction to delete is recorded on the file.

### *4. Caution Filing*

To indicate that a registration number should or should not have been designated as a caution filing, the registrant must explain the situation on lines 26-28.

Note that if a registration was erroneously designated as a caution filing, the date of birth of any individual debtor MUST be added if it was not previously indicated. The complete debtor name(s) with the correct date of birth must be entered on line 02/05.

### *5. Other Amendments*

Where an amendment is of a kind other than those described above, simply enter the reasons for amendment on lines 26-28. Where appropriate, enter any new information on the correct line of form 2C.

For example, a registrant may have entered a registration period of 18 years on a financing statement when the proper period was 10 years. This may be indicated by entering on lines 26-28:

"The registration period was incorrectly entered on line 01 of Registration Number 980609141800221256."

The registrant would then enter the appropriate registration period on line 22, in the box entitled "Type in Total Correct Registration Period". This box is to be used only to reduce the registration period. Increases in the registration period must be treated as renewals. As a further example, a registrant may have incorrectly designated the statute with respect to which the registration was made. In the last box of line 01 of this form, the registrant must enter a "P". On lines 26-28, the registrant would indicate:

"This amendment is made as the statute with respect to which this registration relates was incorrectly designated on line 01 of Registration Number 910307140200022589."

An amendment to correct the statute under which a registration was made may require that other amendments be recorded. For example, if amending to change a registration under the RSLA to one under the PPSA and the "R" registration had nothing entered in the collateral classification area on line 10, an amendment must also be made to the collateral classification area on line 10. Line 10 would, therefore, have to be totally redone.

### **Re: Incorrect Reference File Number/Registration Number**

If the incorrect reference file number or registration number has been entered on line 21 of a form 2C, it is sufficient to correct the error by properly completing and registering another form 2C. The registrant should be sure to enter the information as it should have been entered on the original form 2C, taking special care to enter the correct reference file number or registration number in the "Reference File Number" box.

If the form 2C with the incorrect reference file number or registration number was registered to record a change of debtor name or the transfer of a debtor's interest in all or part of the collateral, it is suggested that the registrant ALSO register a form 2C designated as an "amendment". The registrant must complete the general parts of this additional form 2C as outlined earlier in this Guide, taking care to enter the correct reference file number or registration number in the "Reference File Number" box. The registrant should also indicate on lines 26-28:

"The incorrect reference file number/registration number was entered on Financing Change Statement number 961012111300431298 which recorded a change of debtor name/transfer of collateral."

Registration of the amendment will serve to indicate that a timely registration of the change of debtor name or transfer of a debtor's interest in all or part of the collateral was made.

**Corporation Securities Registration Act**

The CSRA was repealed on October 10, 1989. Since then, the following information with respect to undischarged registrations filed under the CSRA have been available in the System:

- (a) the name of the debtor as shown in the registration under the former Act;
- (b) the registration number under the former Act; and
- (c) the following notation:

This registration was made under the Corporation Securities Registration Act (R.S.O. 1980, c. 94) or a predecessor thereof. A copy of the instrument is available for inspection in the offices of the Ministry of Consumer and Commercial Relations located at:

375 University Avenue, 3rd Floor  
Toronto, Ontario  
M5G 2J7

Certain provisions in the PPSA apply to CSRA registrations. Specifically, a secured party may record a discharge, partial discharge, assignment, partial assignment, subordination or amendment. Further, a secured party must record any change in debtor name within the time limits prescribed by the PPSA (see ss. 48(3) and 78(6)).

A secured party recording any of the above changes must:

- (1) Complete the General Portions of the form 2C as outlined earlier in this Guide, to the extent that they are applicable (beginning at page 24). Pay particular attention to the instructions with regard to "Line 21 and the Reference File Number";
- (2) If registering a partial discharge, note that the description of released collateral is optional, but if described, the collateral should be described on lines 13-15;
- (3) If registering an assignment or partial assignment, refer to and follow the specific instructions outlined earlier in this portion of the Guide with respect to "Assignments", to the extent they are applicable. With respect to the assignments of the secured party's interest in part of the collateral, a description of the collateral included in the assignment is optional, but if described, the collateral must be described on lines 13-15;
- (4) If registering a subordination, refer to and follow the specific instructions outlined earlier in this portion of the Guide with respect to "Other Changes" to the extent that it deals with subordination; and
- (5) If registering an amendment, refer to and follow the specific instructions outlined in this portion of the Guide with respect to "Amendments" to the extent that they are applicable.

### Sample Fact Situation and Completed Financing Change Statement/Form 2C

(The beginning of this fact situation is at the end of the discussion on Financing Statements/Form 1C).

Matt becomes seriously ill four years later and is advised by his doctor to retire to warmer climes. He sells his business to his niece, Lisa. Prior to doing so, he informs Mr. Drew of this new development and obtains the Bank's consent to the transfer of all of the collateral to Lisa.

Within 15 days of the transfer, the Bank registers the following financing change statement. The Bank first confirms that Lisa's address is 5510 Birch Avenue, Timmins, postal code P8R 1L1. The Bank also checks Lisa's birth certificate which indicates her name is Lisa Vernon, and that she was born on March 4, 1962. There was no second given name set out on the birth certificate.



# PART II PPSA REGISTRATION

For internal  
use only  
Usage interne

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## Financing Change Statement/Change Statement État de modification du financement/État de modification



Ministry of  
Consumer and  
Commercial  
Relations

Ministère de la  
Consommation  
et du  
Commerce

Form  
Formula **2C**OCR  
PSA-R  
PSA-R

Part 1/Partie 1	01	Assignee PPS Number (see reverse) N° d'affectation de la PPSA (voir verso)		000011088			
	21	Amendments Only/Corrections seulement					
Part 2/Partie 2	22	Page No. of page to be amended/à la page à modifier	OR	Type "X" if no specific page is to be amended/Type "X" s'il n'y a pas de page précise à modifier	Enter Letter for Change (see reverse)/Indiquer la lettre correspondant à la modification (voir le verso)	Enter Number of Additional Years if Amendment (see reverse)/Indiquer le nombre d'années supplémentaires s'il y a lieu d'un amendement (voir le verso)	Amendments Only/Corrections seulement
	23	Debtor Name (as recorded). Complete line 23 or 24 but not both/Le débiteur (tel qu'enregistré). Remplir la ligne 23 ou 24 mais pas les deux	Individual Debtor/Transferee/Débiteur particulier/Cédant	First Given Name/Prénom	Initials/Initiales	Surname/Nom de famille	Type in Total Current Registration Period (see instructions only)/Indiquer la période totale actuelle d'enregistrement (voir les instructions seulement)
Part 3/Partie 3	24	Business Debtor/Transferee/Commerciaire/Cédant	Line 24 cont'd / Ligne 24 (suite)	MATTHEW H JOHNSON			
	25	Specify Other Change here/Préciser la modification ici					
Part 4/Partie 4	26	Enter before Proceeds for Amendment/Other Change Description/Insérer la description de l'ajout d'autres modifications					
	27						
Part 5/Partie 5	02/05	Date of Birth/Date de naissance	First Given Name/Prénom	Initials/Initiales	Surname/Nom de famille		
	03/06	04/MAR/62	LISA		VERNON		
Part 6/Partie 6	04/07	Address/Adresse	City, etc./Ville, etc.	Prov./Prov.	Postal Code/Code postal		
	05/08	5510 BIRCH AVENUE	TIMMINS	ONT	P8R 1L1		
Part 7/Partie 7	06/09	Assignor (as recorded)/Cédant (tel qu'enregistré)	Secured Party/Lien Claimant/Assignee/Créancier garanti/Créancier privilégié/Agent des				
	07/10	Address/Adresse	City, etc./Ville, etc.	Prov./Prov.	Postal Code/Code postal		
Part 8/Partie 8	10	Section 1: Collateral Classification/Classification des biens grevés	Section 2: Type "X" if motor vehicle involved/Type "X" si véhicule automobile impliqué	Section 3: Principal Amount Secured/Montant du Lien/Amount principal garanti/Montant du privilège	Section 4: Date of Maturity/Date d'échéance	Type "Y" if no Fixed Date of Maturity/Type "Y" si la date d'échéance n'est pas déterminée	
	11	Consumer Goods/Inventories/Équipement/Comptes/Other/Autre		\$ .00	OU MM YY	OU	
Part 9/Partie 9	12	Motor Vehicle Description/Description du véhicule automobile					
	13	Model/Modèle					
Part 10/Partie 10	14	Vehicle Identification No./N° d'identification du véhicule					
	15	If more than two vehicles, continue on the Motor Vehicle Schedule (Form 4C). S'il y a plus de deux véhicules automobiles, utiliser la Liste des véhicules automobiles (formulaire 4C).					
Part 11/Partie 11	16	General Collateral Description/Description générale des biens grevés					
	17	Registering Agent/Secured Party/Lien Claimant/Agent d'enregistrement/créancier garanti/créancier privilégié					
Part 12/Partie 12	18	Address/Adresse					
	19	10 QUEEN STREET EAST					
Part 13/Partie 13	20	City, etc./Ville, etc.					
	21	TIMMINS					
Part 14/Partie 14	22	Prov./Prov.					
	23	ONT					
Part 15/Partie 15	24	Postal Code/Code postal					
	25	P5N 6L3					
Part 16/Partie 16	26	Name and Signature of Secured Party/Lien Claimant OR Name of Secured Party/Lien Claimant AND/Name and Signature of Agent of Secured Party/Lien Claimant. Nom et signature du créancier garanti/créancier privilégié OU Nom du créancier garanti/créancier privilégié ET nom et signature de l'agent du créancier garanti/créancier privilégié					
	27	BANK OF ONTARIO LORNE DREW					

## Form 3C and Verification Statement

The following discussion on the form 3C and verification statement applies to both the PPSA and the RSLA.

For every financing statement/claim for lien (form 1C) and financing change statement/change statement (form 2C or 3C) registered, a form 3C and verification statement is generated by the System. When a financing statement/claim for lien is registered, a form 3C and verification statement is mailed to each secured party or lien claimant whose name appears on the registration. When a financing change statement/change statement is registered, it is sent to the secured party, lien claimant or registering agent who registered the financing change statement/change statement.

A form 3C and verification statement is perforated and can be separated into two parts.

### Form 3C

The form 3C is a financing change statement/change statement which is used to register a complete discharge or a renewal. Some of the information on this form will be completed before it is mailed to the appropriate parties. (See above). Included in the completed information is a reference file number (line 31). If a form 1C is registered or a form 2C or 3C is registered referencing a form 1C, the reference file number will be the file number located at the upper right-hand corner of the form 1C. If a form 2C is registered referencing an A or B series form or a CSRA registration, the reference file number will be a number assigned by the Registrar for that family of registrations.

A Form 3C may be used by a registrant to register a renewal or a complete discharge **BUT ONLY** with respect to the family designated by the reference number pre-printed on it. It may not be used to register a partial discharge.

### How to Complete a Form 3C

Account No. (if applicable)/N° de compte (si pertinent)	Registration Account Code/Code du compte d'enregistrement
---	---

See instructions page 6.

### Line 01

Registration No. (for office use only)/N° d'enregistrement (usage interne)			
YY/JA	MM/MM	DD/JJ	Time/Heure
Branch/Bureau		Sequence/Séquence	

See instructions page 7.

### Line 31

Reference File Number/ N° de dossier de référence
--

The reference file number has been entered by the Registrar.

Line 31

Renewal (B) OR Discharge (C)  
Renouvellement (B) OU Mainlevée (C)

☐

Enter a "B" if registering a renewal, and a "C" if registering a discharge. Note that a secured party or lien claimant is obliged, in certain circumstances, to register a financing change statement or a change statement designated as a discharge within a specific time period. For an explanation of the mandatory discharge requirements under:

- (i) the PPSA, see page 27 of this Guide; and
- (ii) the RSLA, see page 59 of this Guide.

Line 31

Enter Number of Additional Years if Renewal (see reverse)  
Indiquer le nombre d'années supplémentaires s'il s'agit d'un renouvellement (voir au verso)

☐

If registering a renewal, enter the number of additional years to be added to the total registration period. Note that the effect of a renewal is to add to the registration period the number of years indicated by the renewal except for registrations that extend to consumer goods. Thus a financing statement registered for 8 years and renewed at any time prior to its expiry for 2 years, will be effective for a total of 10 years. Similarly, a claim for lien registered for 1 year and renewed at any time prior to its expiry for 2 years will be effective for a total of 3 years.

Under the PPSA, where a registration does not extend to consumer goods, it may be renewed in increments of 1-25 years, or a renewal may be made for a perpetual period. The expiry date of the registration will be reflected on the related verification statement. (See discussion relating to verification statements that follows).

Registrations may only be renewed in increments of 1-5 years if the collateral is or includes consumer goods. The renewal will only be effective for the number of years indicated on the renewal statement calculated from the time it is registered. Thus, a financing statement registered for three years and renewed on its first anniversary for 4 years, will be effective for a total of 5 years (one plus 4 years). As the System will not calculate the expiry date in this manner, the recipient of a verification statement relating to a PPSA registration which extends to consumer goods should ignore the expiry date on that verification statement.

Under the RSLA, registrations may only be renewed for a period of "1" or "2" years as total registration period of a claim for lien cannot exceed 3 years. The expiry date of the registration will be reflected on the related verification statement.

Note that a PPSA registration that expires or is discharged is no longer effective and, therefore, cannot be renewed. The security interest that was the subject of the expired or discharged registration may, however, be perfected again by the registration of a new financing statement.

Note that should the registration period of a claim for lien expire or if the claim for lien is discharged, the non-possessory lien to which the claim for lien relates is also discharged and cannot be revived as an interest.

Line 32

Individual Debtor (as recorded)  
Particulier débiteur (tel qu'inscrit)

First Given Name/Premier prénom

Initial/Initiale

Surname/Nom de famille

Line 33

Business Debtor (as recorded)  
Débiteur commercial (tel qu'inscrit)

The reference debtor name has been entered by the Registrar.

Line 33

Ontario Corporation No. / N° matricule  
de la CO ou de l'assoc. en Ontario

If previously provided by the registrant, the Ontario Corporation number will be entered by the Registrar.

Lines 08/16

Secured Party/Lien Claimant/Registered Agent/Partie garantie/Titulaire du privilège/Agent d'enregistrement

Line 09/17

Address/Adresse

City, etc./Ville, etc.

Prov./Prov.

Postal Code/Code postal

(insert form section)

Enter the name and address of one of the secured parties, one of the lien claimants or of the registering agent, if any. It is mandatory that the postal code be included in the address entered. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

This section must be completed or else no verification statement can be produced.

## "Signature of Secured Party, Lien Claimant or Agent"

The signature **must** be completed. Set out the name and signature of the secured party or lien claimant, **OR** the name of the secured party or lien claimant and the name and signature of the agent of the secured party or lien claimant.

See Appendix "A" for sample signature formats.

## Verification Statement

The verification statement reproduces the information set out on the financing statement/claim for lien or financing change statement as it has been transcribed onto the central computer file. It provides the registrant with a means to verify that the recorded information is accurate.



The verification statement will contain an expiry date and may contain courtesy notices. The expiry date will indicate the date on which the registration will expire. **IGNORE this date for PPSA registrations which extend to consumer goods.**

Courtesy notices are intended to notify the registrant of irregularities made in the completion of the registered financing statement/claim for lien or financing change statement/change statement. It is recommended that in every case, upon receipt, the registrant compares the verification statement – **whether or not courtesy notices are indicated** – with a copy of the financing statement/claim for lien or financing change statement/change statement AND with any supporting documentation such as a security agreement or invoice.

NOTE that the System will generate courtesy notices in certain situations. If, for example, a registrant has misspelt a debtor's name or has miscopied the vehicle information number, a courtesy notice will not be provided.

#### *Examples of Courtesy Notices*

a) REFERENCE FILE NUMBER DOES NOT EXIST

This indicates that no form 1C exists on file with which the provided reference file number can be matched. The System cannot find the number referred to which means that the registration has expired, been discharged or has been incorrectly referred to.

b) VIN MISSING

This indicates that a motor vehicle description has been set out on a line designated for a motor vehicle description but the vehicle identification number box has been left blank.

c) DEBTOR DATE OF BIRTH INVALID

This indicates that the registrant has provided a date of birth that is not a valid date, for example, February 30, 1970.

**We have attempted to identify most potential irregularities, but the computer system is not able to identify all such situations. As well, there may be situations in which the courtesy notice does not apply. If so, corrective action may not be required.**

**The onus is on the registrant receiving a verification statement with courtesy notices to determine what course of action to take. The registrant should bear in mind that a financing statement/claim for lien or financing change statement/change statement may be invalidated if a reasonable person is likely to be misled materially by an error or omission.**

**NOTICE TO SECURED PARTIES:** The PPSA requires that a secured party deliver to each debtor either a copy of the registered financing statement or financing change statement OR a copy of the verification statement within 30 days of the date of registration. Failure to do so may result in a penalty to the secured party.

**Sample Fact Situation and Completed Financing Statement/Form 3C**

(The beginning of this fact situation is at the end of the discussion on Financing Statements/Form 1C at page 22 and at the end of the discussion on Financing Change Statements/Form 2C at page 34).

Five years after acquiring her uncle's business, Lisa finds she still has difficulty making it into a profitable venture. With the technological advances made, some of her equipment is now outdated. Lisa is certain that if she had the necessary capital to modernize the business and its premises, she could turn a handsome profit. She meets with Mr. Drew, manager at the Bank of Ontario, and successfully obtains further financing. The Bank extends a further \$15,000.00 on the security of the same collateral pursuant to a future advance clause in the security agreement. The security agreement is amended by extending the maturity date for an additional six years.

The Bank finds it necessary to register a renewal of six years and registers the following financing change statement.

## SAMPLE FINANCING CHANGE STATEMENT – FORM 3C

333

Account No. (if applicable) N° de compte (si pertinent)		Registration Account/Carte du compte d'enregistrement	
<b>Financing Change Statement/Change Statement</b> <b>État de modification du financement/État de modification</b>			
Registration No. (for office use only) N° d'enregistrement (usage interne)			
YYAA MM/WW/ DDDD	Time/Heure	Branch/Bureau	Sequence/Séquence
01			
Ministry of Consumer and Commercial Relations Ministère de la Consommation et du Commerce			
<b>Form</b> <b>Formule 3COCR</b>			
Registered Under (office use only) / Enregistré aux termes de (usage interne)			
31 Information File Number / N° de dossier de référence	000011088		Renewal (B) OR Change (C) / Renouvellement (B) OU Modification (C) <div style="border: 1px solid black; display: inline-block; padding: 0 5px;">B</div>
Enter Number of Additional Years if Renewal (see reverse) / Indiquer le nombre d'années supplémentaires si le prêt est renouvelé (voir au verso) <div style="border: 1px solid black; display: inline-block; padding: 0 5px;">6</div>			
32 Individual Debtor (see reverse) / Particulier débiteur (voir au verso)	First Given Name/Prénom donné MATTHEW		Initials/Initiales H Surname/Nom de famille JOHNSON
33 Business Debtor (see reverse) / Débiteur commercial (voir au verso)	Ontario Corporation No. / N° d'incorporation de la P.S.A. ou de l'Ontario en Ontario		
Return to: Particulier/Retournez à: Agence/Retournez à: Agence de privilège/Agence d'enregistrement <b>BANK OF ONTARIO</b>			
City, etc./Ville, etc.	TIMMINS		Postal Code/Cod. postal ONT P5N 6L3
Address/Adresse 10 QUEEN STREET E.			
Authorized Signature/Signature autorisée Name and Signature of Borrower/Particulier/Owner OR Name of Borrower/Particulier/Owner AND Name and Signature of Agent or Second Party/Les Coobligés et signataires de la partie garantissante/Le prêteur/OU Nom de la partie garantissante du prêt et nom et signature du prêteur			
BANK OF ONTARIO  LORNE DREW			

BANK OF ONTARIO  
10 QUEEN STREET E.  
TIMMINS ON P5N 6L3

Central Office Copy/Exemplaire du bureau central

Date/Date d'octobre 01

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10553(09/92)

**SAMPLE FACT SITUATION AND COMPLETED CHANGE STATEMENT FORM 3C**

The beginning of this fact situation is at the end of the discussion on Claims for Lien/Form 1C at page 54 and at the end of the discussion on Change Statements/Form 2C at page 63).

One year after the claim for lien was originally registered, Sam was able to pay off the full amount of the lien. Within 30 days of payment, Supplies Plus Inc. registered the following change statement.



## SAMPLE CHANGE STATEMENT – FORM 3C

Account No. (if applicable) / N° de compte (si pertinent)		Registration Account Code/Code du compte d'enregistrement	
<b>Financing Change Statement/Change Statement</b> <b>État de modification du financement/État de modification</b>			
333	Registration No. (for office use only) / N° d'enregistrement (usage interne) YYAA MM/WW DOW/ Time/Heure Branch/Bureau Sequence/Séquence		
01	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>		
Ministry of Consumer and Commercial Relations / Ministère de la Consommation et du Commerce			
<b>Form 3C</b> <b>Formule 3COCR</b>			
Registered Under (office use only) / Enregistré aux termes de (usage interne)			
31	Reference File Number / N° de dossier de référence 000011097	Personal (S) OR Deceased (C) / Remplacement (S) OU Décédé (C) <div style="border: 1px solid black; width: 20px; text-align: center; margin: 0 auto;">C</div>	Enter Number of Additional Years of Renewal (see reverse) / Indiquer le nombre d'années supplémentaires à 7 à la fin d'un renouvellement (voir au verso) <div style="border: 1px solid black; width: 40px; height: 15px; margin: 0 auto;"></div>
32	Individual Debtor (see reverse) / Particulier débiteur (voir au verso) SAM	Initials/Initiales J	Surname/Nom de famille PARKER
33	Business Debtor (see reverse) / Débiteur commercial (voir au verso)		
Ontario Corporation No. / N° matricule de la CP ou de l'assoc. en Ontario			
Secured Party/Lien Claimant/Prêteur/Agent/Partie garantissante/Titulaire du privilège/Agent d'enregistrement			
09/16	SUPPLIES PLUS INC		
17	Address/Adresse 788 MAPLE BLVD	City, etc./Ville, etc. OSHAWA	Prov./Prov. Postal Code/Code postal ONT N7O 1A1
<b>Authorized Signature/Signature autorisée</b> Name and Signature of Secured Party/Lien Claimant OR Name of Secured Party/Lien Claimant AND Name and Signature of Agent of Secured Party/Lien Claimant or signatory of the party guaranteeing the privilege OR Name of the party guaranteeing the privilege ET nom et signature de l'agent de la partie garantissante du privilège			
SUPPLIES PLUS, INC  (ARNOLD HARRISON)			

SUPPLIES PLUS INC  
788 MAPLE BLVD  
OSHAWA ON N7O 1A1

Central Office Copy/Exemplaire du bureau central

Detach here/Décoller ici

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**Motor Vehicle Schedule – Form 4C**

The following instructions for the completion of the motor vehicle schedule apply to both registrations made under the PPSA and the RSLA.

A motor vehicle schedule is never registered alone—it is always registered along with either a financing statement/claim for lien or financing change statement/change statement. Consequently, a motor vehicle schedule is always one page of a multiple page registration which requires that the registrant complete the page number designation on line 01 of each of the pages registered. On line 00 of the motor vehicle schedule is a box entitled "Reference File No". The registrant must set out in this box:

- (i) the file number from the form 1C if a financing statement/claim for lien is being registered; or
- (ii) the reference file number from line 21 of the form 2C if a financing change statement/change statement is being registered.

If a motor vehicle schedule is attached, be sure to enter an "X" in the box entitled "Motor Vehicle Schedule Attached" on line 01 of the form 1C or 2C.

The motor vehicle schedule should be used when describing more than two motor vehicles as provided for on lines 11 and 12 of the financing statement/claim for lien or financing change statement/change statement. It is formatted in exactly the same manner as lines 11 and 12 of those statements.

To complete any one of lines 41-56 of form 4C:

- (i) follow the instructions provided for the completion of lines 11 and 12 of a financing statement if the motor vehicle schedule is registered as part of a financing statement or financing change statement. (See page 19 of this Guide);
- (ii) follow the instructions provided for the completion of lines 11 and 12 of a claim for lien if the motor vehicle schedule is registered as part of a claim for lien or change statement. (See page 51 of this Guide).

If an error is made on one of these lines that cannot be corrected without ambiguity, "X" out the line, and begin again on the next line.

## Claim for Lien – Form 1C

### How to Complete a Form 1C

Account No. (if applicable)/N° de compte (si pertinent)	Registration Account Code/Code du compte d'enregistrement
---	---

See instructions page 6.

File No./N° de dossier
000000067

This space contains a pre-printed number called the "File Number".

DO NOT CONFUSE the file number with the registration number. The file number identifies a group of statements – it identifies a claim for lien and all change statements related to it. A registration number is the number imprinted on the first page of a claim for lien or change statement and set out on any of its subsequent pages upon registration. Thus, every registered claim for lien and every registered change statement has a unique registration number and every claim for lien and all change statements related to it – every family – has a unique file number.

It is essential that a registrant accurately enter the file number in the space provided for recording a reference file number when filling out a form 2C or form 4C. The reference file number is pre-printed on a form 3C.

**NOTE:** If, when registering a claim for lien, more than one statement is used, i.e., it is a multiple page registration consisting of two or more claim for lien forms, the file number for the registration is the file number on the first page. Ignore the file number on the second and subsequent claim for lien forms.

#### Line 01

Caution  
Filing/  
Avertissement

Disregard the caution filing box as it is not relevant to a registration under the RSLA.

#### Line 01

Total  
Pages/  
Nombre  
de  
pages  
OF  
DE

See instructions page 7.

Line 01

Motor Vehicle  
Schedule  
attaché/Liste  
des véhicules  
automobiles  
armées

An "X" must be entered if a motor vehicle schedule is submitted with the claim for lien. Such a schedule should be used when it is necessary to describe more than two motor vehicles as provided for on lines 11 and 12 of the claim for lien.

Note that if a motor vehicle schedule is submitted the registration will be a multiple page registration.

Line 01

Registration No. (for office use only)/N° d'enregistrement (usage interne)			
If this box is blank, see box 01A/Si cet endroit est vacant voir la section 01A			
YY/AA	MM/MM	DD/JJ	Time/Heure
Branch/Bureau		Sequence/Séquence	

See instructions page 7.

Line 01

PPSA-P (see reverse)
RSLA-R (voir au verso)

This section identifies the statute with respect to which a registration is being made. If registering a claim for lien under the Repair and Storage Lien Act, enter an "R" in this box. If an interest is being registered under the Personal Property Security Act, enter a "P" in this box and refer to the portion of this Guide that deals with PPSA registrations for instructions on how to complete this form.

Line 01

Registration Period (reverse)
Période d'enregistrement (verso)

Enter the number of years for which the claim for lien is to be effective. Enter whole years only, from 1-3 inclusive.

Line 02

Date of Birth/Date de naissance		
DAY	MM	YY

Complete the debtor's date of birth by entering the day, the month, and then the year. The month must be shown as one of: JAN JANV FEB FEV MAR MARS APR AVR MAY MAI JUIN JUN JUNE JUL JULY AOÛT AUG SEP SEPT OCT NOV DEC.

For example, for a debtor born June 12, 1961 enter 12 JUN 61, 12 JUNE 61 or 12 JUIN 61.



Line 02

First Given Name/Premier prénom

Initial/Initiale Surname/Nom de famille

Enter the name of the person against whom the lien is claimed on the individual debtor name line.

Enter the individual debtor's first given name in the first box, the initial of the second given name, if any, in the next box, and the debtor's surname in the last box. **BE CERTAIN THAT THE NAME THAT IS ENTERED IS THE DEBTOR'S CORRECT NAME.** An individual debtor's correct name may be determined by reference to a birth certificate, a certificate of citizenship, or other appropriate document. (See Appendix "D" for guidelines).

The initial of the second given name is used to differentiate between names such as WILLIAM J. SMITH and WILLIAM B. SMITH, as well as to differentiate between WILLIAM SMITH and WILLIAM J. SMITH. If an individual has a second given name, the initial must be entered.

For example, if the debtor's name is William Herman Joseph Smith, it must be entered as WILLIAM H. SMITH.

If a registrant is uncertain which of an individual's names is the first given name and which is the surname, the registrant may wish to set the name out in two ways—one setting the names out in one order and one setting them out in reverse order.

If the length of an individual's first given name (including punctuation marks and spaces) is longer than 19 characters or if the length of an individual's surname (including punctuation marks and spaces) is longer than 22 characters or both, enter only the first 19 or 22 characters or both, as the case may be, and the initial of the second given name, if any, on line 02. Then, enter the entire first given name and surname, including the initial of the second given name, if any, on line 13, 14 or 15 of the General Collateral Description portion of this form.

#### DO NOT USE:

- Nicknames or abbreviations, for example, do not use "Tom" for "Thomas" or "MJ" for "Mary Jane". (Of course, "MJ" or "Tom" must be used if that is really the correct name).
- "Jr." or "Sr." or other designations to differentiate between generations.
- Titles, for example, do not use Mr. Mrs. Miss Ms. Dr. or Rev.

If the debtor's correct name is not entered, an enquirer who subsequently searches against the correct name may be misled. The PPSA provides that a registration may be invalidated where a reasonable person is likely to be misled materially by an error or omission.

**NOTE:** If the name of an individual person is entered on line 02, **DO NOT** complete line 03. If another name is to be recorded, use either line 05 if the name is that of an individual person or line 06 if the name is that of an artificial body/business debtor.

## Line 03

Business Debtor/  
Débiteur commercial  
(Complete lines 02 &  
04 on lines 03 &  
04) Compléter les lignes  
02 et 04 ou les lignes  
03 et 04

Line 03 cont'd / Ligne 03 (suite)

Enter the business debtor's name in full. A debtor who is not a natural person is considered an artificial body, and will be identified on the business debtor name line. MAKE CERTAIN THAT THE NAME ENTERED IS THE CORRECT NAME. An artificial body's correct name may be determined by reference to an appropriate constituting document, such as, for example, a company's articles of incorporation. (See Appendix "C" for further details). Note that for certain types of artificial bodies/business debtors the name required to be entered may be the name of a person who is not a debtor (for example, the name of a corporation signing the security agreement on behalf of a debtor which is an unincorporated association).

Only one debtor name should be entered on the two lines of space provided. The second line of space has been provided to accommodate debtor names which are more than 66 characters.

NOTE: If line 02 has NOT been used to record the name of an individual person, use line 03 to record the name of an artificial body/business debtor. If line 02 or 03 has been used and a second name is to be recorded, use either line 05 if the name is that of an individual person or line 06 if the name is that of an artificial body/business debtor. (If a third name is to be recorded, complete an additional form as an additional page).

**TRADE NAMES:** Where a debtor is carrying on business under a business or trade name, the name of the debtor **must** be entered, and the business or trade name **may** be entered.

If a business or trade name is set out, it **must** be set out on line 03 or line 06.

Therefore, if William J. Smith is carrying on business as ABC Restaurant, enter WILLIAM J. SMITH on line 02 and ABC RESTAURANT on line 06 **OR** WILLIAM J. SMITH on line 05 and ABC RESTAURANT on line 03.

If ABC Company Limited is carrying on business as Smith Enterprises, enter ABC COMPANY LIMITED on line 03 and SMITH ENTERPRISES on line 06 **OR** ABC COMPANY LIMITED on line 06 and SMITH ENTERPRISES on line 03.

The following are examples of business or trade names incorrectly entered. DO NOT enter a business or trade name as:

WILLIAM J. SMITH CARRYING ON BUSINESS AS ABC RESTAURANT  
ABC RESTAURANT OWNED AND OPERATED BY WILLIAM J. SMITH SMITH  
ENTERPRISES A DIVISION OF ABC COMPANY LIMITED SMITH ENTERPRISES  
AFFILIATE OF ABC COMPANY LIMITED

**ENGLISH/FRENCH CORPORATE NAMES:** The Ontario Business Corporations Act provides that a corporation may set out its name in its articles of incorporation in an English form, a French form, an English form and a French form, or a combined English and French form and it may be legally designated by any such name.

If a corporation has both an English and a French form of its name, **BOTH** names must be entered on the financing statement. **DO NOT** enter both on the same line. Enter one form of the name on a business debtor name line, and the other form of the name on the

other business debtor name line. Thus, enter one form of the name on line 03 and the other form of the name on line 06. The order in which the names are entered is irrelevant.

In every other case, on the appropriate business debtor name line, enter the corporate name as it appears in the articles of incorporation. Thus, enter a French name in French, an English name in English, and a combined English and French name in the combined form.

## Line 03

Ontario Corporation No. / N° matricule  
de la CEE ou de l'assoc. en Ontario

Every Ontario company has a unique number assigned to it by the Companies Branch of the Ministry of Consumer and Commercial Relations. The registrant has the option of entering this number on the financing statement.

## Line 04

Address/Adresse

City, etc./Ville, etc.

Prov./Prov.

Postal Code /Code postal

On this line, enter the debtor's address-it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

"Address" is not defined, save for the requirement that a postal code be included. If it were defined and the wrong one inadvertently given, it could jeopardize the validity of the registration. It is up to the registrant to decide whether the mailing address or residence address or some other address should be used.

The primary purpose for which the address is likely to be used is to help to identify the debtor.

## Line 05

Date of Birth/Date de naissance

DU

M/M

YA

First Given Name/Premier prénom

Initial/Initiale

Surname/Nom de famille

Individual Debtor/  
Particulier  
débiteur

If the name of an individual person is entered on line 05, DO NOT enter the name of an artificial body/business debtor on line 06. If line 05 is to be completed, complete it in accordance with the instructions for line 02.

## Line 06

Business Debtor/  
Débiteur commercial

(Complete lines 05 &  
07 or lines 05 &  
06) / Compléter les lignes  
05 et 07 ou les lignes  
05 et 06

Line 06 cont'd / Ligne 06 (suite)

## PART III RSLA REGISTRATION

If line 05 has NOT been used to record the name of an individual person, use line 06 to record the name of an artificial body/business debtor. If line 06 is to be completed, complete it in accordance with the instructions for line 03.

### Line 07

Address/Adresse  
(Complete if different from line 04/Compléter si différent de la ligne 04.)

City, etc./Ville, etc.

Prov./Prov. Postal Code /Code postal

If the address to be recorded on line 07 is the same as that recorded on line 04, leave line 07 blank. Do not type in "AS ABOVE" or "SAME". If line 07 is to be completed, complete it in accordance with the instructions for line 04.

### Line 08

Secured Party/  
Lien Claimant/  
Partie garantie/  
Titulaire du privilège

Enter the name of the lien claimant.

There is no search capability against the names of lien claimants. Therefore, this line is not formatted in the same way as line 02 or 05. If there is not enough space to enter a lien claimant's name, certain words may be abbreviated. For example, the Ontario Business Corporations Act treats "Limited" and "Ltd" as equivalent.

### Line 09

Address/Adresse

City, etc./Ville, etc.

Prov./Prov. Postal Code /Code postal

On this line, enter the address of the lien claimant – it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

"Address" is not defined, save for the requirement that a postal code be included. The primary purpose for which the address is likely to be used is to contact the secured party for additional information.

### Line 10

#### Section 1: Collateral Classification/Catégorie de bien grevé

Type 'X' in appropriate box or boxes.  
Taper 'X' dans la (les) case(s) appropriée(s).

Consumer Goods Biens de consommation	Inventory Stock	Equipment Matériel	Accounts Comptes	Other Autre

Disregard the collateral classification section as it is not relevant to a registration under the RSLA.

### Line 10

#### Section 2

Type 'X' if motor  
vehicle included/  
Taper 'X' si véhicule  
automobile inclus.



Enter an "X" if any lien in the claim for lien extends to a motor vehicle. Otherwise, leave this section blank.

Check the definition of motor vehicle in the Glossary at the front of this Guide.

Line 10

Section 3	
Principal Amount Secured/Montant of the Lien Montant principal garanti/Montant du privilège	
\$	.00

The amount of the lien **MUST** be entered, and if the registration relates to more than one article, the total amount for all of the repairs, storage or storage and repairs must be entered. Round off to the nearest dollar as the form has been pre-printed to show the cents values as .00. Note that any interest owing for repair and storage charges should not be included in this amount because a lien claimant is not entitled to a lien for interest on the amount owing with respect to an article. (There is a limited exception for interest on money advanced by a storage company. See clause 4(1)(b) of the RSLA.)

Line 10

Section 4	
Date of Maturity/Date d'échéance	
DU	M/M Y/A
	OR
	DU

Disregard the section dealing with date of maturity as it is not relevant to a registration under the RSLA.

Line 11

Line 12

Year/Année	Make/Marque	Model/Modèle	Vehicle Identification No./N° d'identification du véhicule
Motor Vehicle Description/Description du véhicule automobile			

If a lien is being claimed against a motor vehicle, it **must** be described on line 11 or 12, and if there are more than two motor vehicles, the remaining motor vehicles should be described on a motor vehicle schedule/form 4C. The registrant **must not** proceed to the motor vehicle schedule without first describing two motor vehicles, one on each of lines 11 and 12.

If a motor vehicle is described, the Regulations require,

- the last two digits of the model year, if any, **MUST** be given (if none, leave blank),

## PART III RSLA REGISTRATION

- b) the make of the motor vehicle or the name of the manufacturer MUST be given,
- c) the model, if any, MUST be given (if none, leave blank), and
- d) the motor vehicle identification number MUST be given.

For most manufactured automobiles, the above information will be relatively easy to provide and must be given. For other types of vehicles, there may be no model year or model, in which event the spaces must be left blank. There may be no make in which event the name of the manufacturer must be entered (even if it is "homemade").

Note that for the purposes of a motor vehicle description, the Regulations define a "vehicle identification number" as meaning,

"the number that the person who constructed the motor vehicle affixed to it for identification purposes."

For all new automobiles sold in Canada after 1982, this number is made up of a unique combination of 17 letters and numerals. While other motor vehicles have vehicle identification numbers, they are not required to conform to this standard.

To ensure that the correct vehicle identification number is entered, copy the vehicle identification number from the vehicle itself. Do not rely on the vehicle identification number printed on the vehicle permit or "ownership".

If the incorrect vehicle identification number is entered, an enquirer who subsequently searches against the correct vehicle identification number may be misled. The RSLA provides that a registration may be invalidated where a reasonable person is likely to be misled materially by an error or omission.

Line 13

General Collateral  
Description  
(PPSA optional)  
Description  
généralité du  
bien grevé  
(PPSA facultatif)

Line 14

Line 15

If a lien is being claimed against an article other than a motor vehicle, the lien claimant **MUST** describe the article or articles on line 13-15. The description must be sufficient to enable the articles to be identified.

Registering Agent (if other than Secured Party/Lien Claimant)/Agent d'enregistrement (si autre que le partie garantie/titulaire du privilège)

Name/Nom

Line 16

Line 17

Address/Adresse

City, etc./Ville, etc.

Prov./Prov.

Postal Code /Code postal

The name and address of the registering agent, if other than the lien claimant, may be entered. If entered, it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

“Registering Agent” means the person who is acting as agent for the lien claimant when submitting the financing statement for registration. **It does not include a clerk or other employee of the lien claimant.**

If the information on the financing statement is not clearly legible or if an error is discovered when processing the statement, the registering agent may be contacted directly.

## “Signature of Lien Claimant or Agent”

The authorized signature must be completed. Set out the name and signature of the lien claimant, or the name of the lien claimant and the name and signature of the lien claimant's agent.

See Appendix “A” for sample signature formats.

### Sample Fact Situation and Completed Claim for Lien

Sam is a travelling salesman from St. Catharines. He drives to all parts of Ontario trying to promote a line of aluminum hockey sticks. Business is very bad.

Sam was involved in a serious car accident during a blinding November snowstorm. His car required extensive repairs amounting to \$2000.00.

These repairs were done at 'J.B. Fix-It Garage', owned and operated by J.B. Jones of 599 King Street West, Oshawa N2A 1B6.

Sam did not have the money to pay J.B. for the repairs, but they reached an agreement with respect to payments. J.B. was thus willing to release the car to Sam, but wanted to protect himself in the event of non-payment. Therefore, J.B. gathered the information necessary to register a claim for lien.

J.B. did as follows:

- (1) He copied the vehicle identification number from the car itself;
- (2) He asked to see Sam's birth certificate which set out Sam's full name as Sam James Parker, and his date of birth as January 11, 1935;
- (3) He determined Sam's address to be 969 Oak Avenue, St. Catharines; postal code L9L 7R4; and
- (4) He requested that Sam sign an acknowledgement of indebtedness.

J.B. then registered the following claim for lien on November 29, 1992, and entered a registration period of two years as he expected full payment to be made by that time.



# PART III RSLA REGISTRATION

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THIS FORM MUST BE TYPED - USE CAPITAL LETTERS ONLY - CETTE FORMULE DOIT ÊTRE TAPÉE - UTILISER LETTRES MAJUSCULES SEULEMENT

Reproduction non autorisée sans la permission écrite du ministre de la Consommation et du Commerce Reproduction non autorisée sans la permission écrite du ministre de la Consommation et du Commerce		Financing Statement/Claim for Lien État de financement/Demande de privilège		Formule 1COCR	
For internal use only Usage interne		111		000011097	
Date of Birth/Cité de naissance DU MOI ANN		First Given Name/Prénom J. PARKER		Initial/Prénoms J. PARKER	
Business Details/ Détails commerciaux Complete lines 02 & 03 or lines 04 & 05 Compléter les lignes 02 et 03 ou les lignes 04 et 05		Line 02 cont'd / Ligne 02 (suite) 969 OAK AVENUE		Ontario Corporation No./N° institut de la personne morale en Ontario ST. CATHARINES	
Address/Adresse Complete if different from line 04/Compléter si différente de la ligne 04		City/st./Ville, etc. ST. CATHARINES		Prov./Prov. Postal Code/Code postal ONT L9L 7R4	
Date of Birth/Cité de naissance DU MOI ANN		First Given Name/Prénom J. B. JONES		Initial/Prénoms J. B. JONES	
Business Details/ Détails commerciaux Complete lines 02 & 03 or lines 04 & 05 Compléter les lignes 02 et 03 ou les lignes 04 et 05		Line 02 cont'd / Ligne 02 (suite) 599 KING STREET WEST		Ontario Corporation No./N° institut de la personne morale en Ontario OSHAWA	
Address/Adresse Complete if different from line 04/Compléter si différente de la ligne 04		City/st./Ville, etc. OSHAWA		Prov./Prov. Postal Code/Code postal ONT N2A 1B6	
If PFSA, Section 1 must be completed. If PFSA and only Consumer Goods, Sections 3 & 4 must also be completed. If RSLA, Section 3 must be completed.					
S'il s'agit de PFSA, la section 1 doit être remplie. S'il s'agit de PFSA et seulement des biens de consommation, les sections 3 et 4 doivent aussi être remplies. S'il s'agit de RSLA, la section 3 doit être remplie.					
Section 1: Collateral Classification/ Classification des biens garantis Type "1" is appropriate box or boxes Type "2" is appropriate box or boxes Consumer Goods Inventory Equipment Accounts Other Biens de consommation Inventaire Équipement Comptes Autres		Section 2 Type "1" if motor vehicle included Type "2" if vehicle not included X		Section 3 Principal Amount Secured/Amount of the Lien \$ 2000.00	
Section 4 Date of Maturity/Date d'échéance DU MOI ANN		Type "1" if no Fixed Date of Maturity/Type "2" if fixed date of maturity OR DU		Vehicle Identification No./N° d'identification du véhicule LAR22578AKA11201L	
Motor Vehicle Description / Description du véhicule automobile Year/Année 86 Make/Marque PONTIAC		Model/Motocycle 6000		Vehicle Identification No./N° d'identification du véhicule LAR22578AKA11201L	
If more than two vehicles, continue on the Motor Vehicle Schedule (Form 4C). S'il y a plus de deux véhicules automobiles, utiliser le Liste des véhicules automobiles (Formule 4C).					
General Collateral Description (PFSA optional) / Description générale des biens garantis (PFSA facultative)					
Registering Agent (if other than Secured Party / Lien Claimant)/Agent d'enregistrement (si autre que le créancier/garant/consortaire privilégié) Name/Adresse					
Address/Adresse City/st./Ville, etc. Prov./Prov. Postal Code/Code postal					
Name and Signature of Secured Party/Lien Claimant OR Name of Secured Party/Lien Claimant AND Name and Signature of Agent of Secured Party/Lien Claimant. Nom et signature du créancier/garant/consortaire privilégié OU Nom du créancier/garant/consortaire privilégié ET nom et signature de l'agent du créancier/garant/consortaire privilégié.					
(JONATHAN BERTRAND JONES)					

1055(11/92)

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## Change Statement – Form 2C

### How to Complete a Form 2C

The Form 2C is used to record amendments and changes to the file. The parts of the form which must be completed depend on the type of change being made.

#### General Information

Account No. (if applicable)/N° de compte (si pertinent)	Registration Account Code/Côte du compte d'enregistrement
---	---

Users of the System with invoice billing accounts must complete the Account Number and Registration Code sections of the form. (See page 6 for instructions.)

Registration No. (for office use only)/N° d'enregistrement (usage interne)		
If this box is blank, see box 01A/Si cet endroit est vacant voir la section 01A		
YY/AA YY/AA	MM/DD MM/DD	DD/LL DD/LL
Time/Heure		Branch/Bureau
		Sequence/Séquence

Registration numbers are assigned in accordance with the rules on page 7.

Page/ Page	Total Pages/ Nombre de pages
	OF DE

If a registration is more than one page, see page 7 for instructions.

Motor Vehicle Schedule attached/Liste des véhicules automobiles attachée
---

If a motor vehicle schedule is attached, place an "X" in the box marked "Motor Vehicle Schedule Attached".

Five key pieces of information are required to be entered on every 2C:

#### 1. Reference file number – Part 1; Line 21

Reference File Number (see reverse) N° de dossier de référence (voir au verso)
---

The number entered in this space is extremely important as it identifies which registration is being amended or changed.

The reference file number is the pre-printed 9 digit file number which is situated on the top left corner of the Form 1C being referenced.

## 2. Reference Debtor Name

Line 23	Debtor Name (as recorded). Complete line 23 or 24 but not both/Nom du débiteur (tel qu'inscrit). Remplir la ligne 23 ou 24 mais pas les deux.	Individual Debtor/Transferor/Débiteur particulier/Cédant First Given Name/Premier prénom	Initial/Initiale Surname/Nom de famille
Line 24	Business Debtor/Transferor/Débiteur commercial/Cédant	Line 24 cont'd / Ligne 24 (suite)	

The debtor name entered above is used to confirm the accuracy of the number entered on line 21. For this reason, the debtor name entered must exactly match the debtor name previously recorded, even if that name was previously incorrectly entered. Although there may be more than one debtor of record, enter the name of only one debtor.

In all cases, the registrant has the choice of entering the debtor name as it appears on the claim for lien or any change statement to which this change statement relates.

Use line 23 to enter the name of an individual debtor, and line 24 to enter the name of a business debtor.

If the length of an individual's first given name (including punctuation marks and spaces) is longer than 19 characters or if the length of an individual's surname (including punctuation marks and spaces) is longer than 22 characters or both, enter only the first 19 or 22 characters or both, as the case may be, on line 23.

## 3. Letter for Change Code – Part 1; Line 22

Enter Letter for Change  
(see reverse)  
Indiquer la lettre  
correspondant à la modification  
(voir au verso).

The letter for change code entered in this space tells the computer system what type of change is being made. The change code legend is as follows:

- A – Amendment
- B – Renewal
- C – Discharge
- D – Assignment by Lien Claimant
- F – Partial Discharge

Specific instructions on how to complete this form for each of the above changes follows.

## 4. Lien Claimant/Registering Agent

Line 16	Registering Agent/Secured Party/Lien Claimant/Agent d'enregistrement/créancier garanti/créancier privilégié Name/Nom	City, etc./Ville, etc.	Prov./Prov.	Postal Code/Código postal
Line 17	Address/Adresse			

Enter the name and address of one of the lien claimants or, if there is a registering agent, enter either the name and address of the registering agent or of one of the lien claimants. It is mandatory that the postal code be included in the address entered. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

### 5. Authorized Signature

The authorized signature portion **MUST** be completed.

Set out the name and signature of the lien claimant, or the name of the lien claimant and the name and signature of the lien claimant's agent. See Appendix "A" for sample signatures.

---

### Registering Specific Types of Changes

Each type of change that can be registered using a 2C requires that, in addition to the five key pieces of information outlined above, other information also be entered on the form. Specific instructions for each type of change are outlined below.

#### Renewals

To register a renewal, enter the letter "B" in the letter for change box on line 22 of Part 1. Enter in the following box on that line, the additional number of years the renewal should add to the total registration period (i.e., the original registration period and any previous renewals). Note that the effect of a renewal is to add to the registration period the number of years indicated by the renewal. Thus, a claim for lien registered for 1 year and renewed at any time prior to its expiry for 2 years, will be effective for a total of 3 years.

Registrations may only be renewed for a period of "1" or "2" years as the total registration period of a claim for lien cannot exceed three years. If the original registration period was three years, no renewal may be registered.

Should the registration period of a claim for lien expire or if the claim for lien is discharged, the non-possessory lien to which the claim for lien relates is also discharged and cannot be revived as an interest.

#### Discharges

To register a discharge, enter the letter "C" in the letter for change box on line 22 of Part 1.

To register a partial discharge, enter the letter "F" in the letter for change box on line 22 of Part 1. It is **mandatory** that the released article or articles be described in Part 5. (DO NOT use a form 3C to register a partial discharge).

If the article released in a partial discharge is a motor vehicle, it **MUST** be described on lines 11 or 12. If there are more than two such motor vehicles, the remaining motor vehicles should be described on a motor vehicle schedule. The registrant must not proceed to the motor vehicle schedule without first describing two motor vehicles, one on each of lines 11 and 12. For detailed instructions on how to properly describe a motor vehicle on lines 11 and 12 and the motor vehicle schedule, refer to page 51.

If articles other than motor vehicles are released in a partial discharge, they **MUST** be described on lines 13-15. The description must be sufficient to enable the articles to be identified.



## THE RSLA ENUMERATES CIRCUMSTANCES IN WHICH A LIEN CLAIMANT MUST REGISTER A CHANGE STATEMENT TO RECORD A DISCHARGE.

The lien claimant **MUST** register this change statement within 30 days after:

- (1) payment of the amount of the lien claimed is made to the lien claimant;
- (2) payment of the amount of the lien claimed is made into court pursuant to Part IV of the Act;
- (3) the order of a court discharging a lien; and
- (4) a claim for lien was registered, if there was a change of ownership of a motor vehicle and the claim for lien was not registered before the change of ownership occurred.

Also, the lien claimant must register a change statement to record a partial discharge within 30 days after receiving a written request, from any person, for a change statement recording a release, where the lien claimant has agreed to release some but not all of the articles in a claim for lien.

Failure to comply with the discharge rules may result in a penalty to the lien claimant.

### Assignments

Where a lien claimant assigns its non-possessory lien in all articles, enter the letter "D" in the letter change box on line 22 of Part 1. Part 4 of the change statement **MUST** be completed.

Line 29	Assignor (as recorded)/Cédant (tel qu'inscrit)		
Line 08	Secured Party/Lien Claimant/Assignee/Créancier garanti/Créancier privilégié/Ayant droit		
Line 09	Address/Adresse	City, etc./Ville, etc.	Prov./Prov. Postal Code /Code postal

On line 29, enter the name of the assignor as recorded on the claim for lien or change statement to which this change statement relates. Enter the name of the assignee on line 08, and the address of the assignee on line 09 – it is mandatory that the postal code be included. If the address is a foreign one, the equivalent of the Canadian postal code, if any, must be entered.

Note that the authorized signature, while mandatory, may be that of the assignor or assignee.

**NOTE:** If a lien claimant assigns its non-possessory lien prior to the registration of a claim for lien:

- a) a claim for lien may be registered showing the assignee as the lien claimant; or
- b) a claim for lien may be registered showing the assignor as the lien claimant prior to registering a change statement recording the assignment.

### Amendments

To correct an error or omission made in a registered claim for lien or change statement, or to amend such statements in a way not elsewhere provided for, enter an "A" in the letter for change box on line 22 of Part 1. (Note that to correct a reference file number that has been erroneously entered on a form 2C, a special procedure is outlined later in this Guide).

Part 2 of the financing change statement **must** be completed. On lines 26-28, in the area entitled "Enter below Reasons for Amendment/Other Change Description", enter:

- (i) the reasons for amendment briefly and accurately, and
- (ii) the number of the line, if any, to which the amendment relates.

Where necessary, enter any new or corrected information on the appropriate line.

**NOTE:** It is essential that the Reasons for Amendment set out with sufficient clarity exactly what is being amended. Where the amendment relates to a claim for lien to which other change statements are already referenced, the registrant must clearly link the amendment being made to the correct member of the family. (See "Linking of Registrations" on page 5 for an explanation of the concept of "Family"). It is recommended that this link be made by quoting the registration number of the statement being amended in the Reasons for Amendment section of the form 2C.

### Types of Amendment

#### 1. *Substitution*

A substitution occurs where there is already a line of information recorded in the System and it is necessary to substitute a new line of information to correct or update the old information.

For example, an error may have been made in transcribing the address of the lien claimant onto a claim for lien or change statement. This may be indicated by entering the following on lines 26-28:

"The incorrect address was entered on line 09 of registration number 950703160700152621."

The registrant would then enter the correct address on line 09 of form 2C.

As well, a registrant may have entered the wrong amount when completing the "Amount of the lien" section on line 10 of the claim for lien. This may be indicated by entering on lines 26-28:

"On line 10 of Registration Number 910606152000291146 the 'Amount of the lien' was incorrectly set out."

The registrant would then complete line 10 of form 2C. Note that this requires the registrant to complete every relevant section of line 10, including the section in which the error was originally made. This is because all of line 10 is considered to be substituted and not just one section of it.

**NOTE:** A substitution is not actually made in the System. It is made only notionally. The new information is added to the file.

## *2. Addition*

An addition will add a line of information to a registered claim for lien or change statement.

For example, the registrant may have entered on the claim for lien or change statement the information relating to only one debtor when in fact there were two debtors. This may be indicated by entering on lines 26-28:

"Information relating to a second individual debtor was omitted from lines 05 and 07 of Registration Number 901221100900124116."

The registrant must then enter the necessary information-birth date, CORRECT NAME and address of the debtor – on lines 02/05 and 04/07 of form 2C.

If there are no blank lines on a registered claim for lien or change statement on which a new line of information can be inserted, the registrant must indicate in Part 1 that no specific page of the claim for lien or change statement is to be amended.

For example, the registrant may have entered on the claim for lien or change statement information relating to only two debtors when in fact there were three debtors. The registrant would then enter on lines 26-28:

"The name and address of a business debtor were omitted from lines 03 and 04 of Registration Number 961104131100330667."

The registrant must enter the CORRECT NAME and the address of the debtor on lines 03/06 and 04/07 of form 2C.

## *3. Deletion*

A deletion will remove a line of information from a registered claim for lien or change statement.

For example, the registrant may have described two motor vehicles on lines 11 and 12 when it was only necessary to describe one motor vehicle. This would be indicated by entering on lines 26-28:

"The motor vehicle described on line 11 of Registration Number 020916142700462601 is deleted as no lien is claimed in that vehicle."

**NOTE:** A deletion is not actually made in the System. It is made only notionally. The direction to delete is recorded on the file.

## *4. Other Amendments*

Where an amendment is of a kind other than those described above, simply enter the reasons for amendment on lines 26-28, being sure to indicate the line number, if any, that is being amended. Where appropriate, enter any new information on the correct line of form 2C.

For example, a registrant may have entered a registration period of 3 years on a financing statement when the proper period was 2 years. This may be indicated by entering on lines 26-28:

"The registration period was incorrectly entered on line 01 of Registration Number 980609141800221256."

The registrant would then enter the appropriate registration period on line 22, in the box entitled "Type in Total Correct Registration Period". This box is to be used only to reduce

the registration period. Increases in the registration period must be treated as renewals. As a further example, a registrant may have incorrectly designated the statute with respect to which the registration was made. In the last box of line 01 of this form, the registrant must enter a "R". On lines 26-28, the registrant would indicate:

"This amendment is made as the statute with respect to which this registration relates was incorrectly designated on line 01 of Registration Number 910307140200022589.

An amendment to correct the statute under which a registration was made may require that other amendments be recorded. For example, if amending to change a registration under the PPSA to one under the RSLA and the "P" registration had a "10" entered in the Registration Period box, an amendment must also be made to reduce the total registration period.

### **Re: Incorrect Reference File Number**

If the incorrect reference file number has been entered on line 21 of a form 2C, it is sufficient to correct the error by properly completing and registering another form 2C. The registrant should be sure to enter the information as it should have been entered on the original form 2C, taking special care to enter the correct reference file number or registration number in the "Reference File Number" box.

**Sample Fact Situation and Completed Change Statement/Form 2C**

(The beginning of this fact situation is at the end of the discussion on Claims for Lien/Form 1C).

Shortly after reaching this agreement with Sam, J.B. Jones, owner and operator of "J.B. Fix-It Garage" is in financial difficulties. J.B. reached an agreement with some of his creditors. J.B. assigned to these creditors some of the accounts owing to him and any non-possessory liens associated with these accounts.

Among the accounts and related non-possessory liens J.B. assigned to Supplies Plus Inc., was that of Sam J. Parker.

Supplies Plus Inc., of 788 Maple Blvd in Oshawa, registered the following change statement.



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## Financing Change Statement/Change Statement État de modification du financement/État de modification



Ministry of  
Consumer and  
Commercial  
Relations

Ministère de la  
Consommation  
et du  
Commerce

Form  
Formule **2Cocr**  
PPSA-P  
RSLA-R

20 Reference File Number (Reg number) Numéro de dossier de référence		21 000011097	
22 Amendments Only/Corrections seulement Page No. of page to be amended/à la page à corriger		23 Enter Letter by Change Lettre à modifier	
24 Debtor Name (as recorded) Complete Nom du débiteur (tel qu'enregistré) complétez		25 Enter Number of Additional Years if Nombre d'années supplémentaires	
26 Business Debtor/ Débiteur commercial		27 Individual Debtor/Transferee/ Débiteur particulier/Cessionnaire	
28 Specify Other Change Here/Spécifier l'autre modification ici		29 Enter Initial Reasons for Amendment/Other Change Description Motifs de correction à émettre ou description d'autres modifications	
30 Date of Birth/Date de naissance		31 First Given Name/Prénom	
32 Individual Debtor/ Débiteur particulier/ Cessionnaire		33 Initial/Initiale	
34 Business Debtor/ Débiteur commercial/ Cessionnaire		35 Ontario Corporation No./N° d'acte de la personne morale en Ontario	
36 Address/Adresse		37 City, etc./Ville, etc.	
38 Assignor (as recorded)/Cédant (tel qu'enregistré)		39 Secured Party/Lien Claimant/Assignee/Créancier garanti/Cessionnaire privilégié/Agent droit	
40 J. B. JONES		41 SUPPLIES PLUS INC.	
42 Section 1: Collateral Classification/ Classification des biens grevés		43 Section 2: Type of motor vehicle included/ Type de véhicule automobile inclus	
44 Consumer Goods Biens de consommation		45 Principal Amount Secured/Montant de la somme garantie/Montant du privilège	
46 Section 3: Date of Maturity/Date d'échéance		47 Type of Lien/Type de privilège	
48 Motor Vehicle Description/Description du véhicule automobile		49 Vehicle Identification Number/Numéro d'identification du véhicule	
50 If more than two vehicles, continue on the Motor Vehicle Schedule (Form 4C). S'il y a plus de deux véhicules automobiles, utiliser la Liste des véhicules automobiles (formule 4C).		51 General Collateral Description/Description générale des biens grevés	
52 Registering Agent/Secured Party/Lien Claimant/Agent d'enregistrement/Créancier garanti/Cessionnaire privilégié		53 Address/Adresse	
54 SUPPLIES PLUS INC.		55 City, etc./Ville, etc.	
56 Name and Signature of Secured Party/Lien Claimant OR Name of Secured Party/Lien Claimant AND Name and Signature of Agent of Secured Party/Lien Claimant. Nom et signature du créancier garanti/cessionnaire privilégié OU Nom du créancier garanti/cessionnaire privilégié ET nom et signature de l'agent du créancier garanti/cessionnaire privilégié		57 SUPPLIES PLUS INC (ARNOLD HARRISON)	

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**Form 3C and Verification Statement**

The form 3C is a change statement that can be used to register the renewal or complete discharge of a claim for lien. Attached to every form 3C is a verification statement. A discussion of the use of the form 3C and verification statement under the RSLA has been combined with a discussion of its use under the PPSA which can be found on page 36 of this Guide. Following the discussion, two sample fact situations and two completed form 3C's have been set out-one depicting a scenario under the PPSA and the other a scenario under the RSLA.

**Motor Vehicle Schedule – Form 4C**

Instructions for the completion of this form under the RSLA have also been combined with a discussion for its completion under the PPSA which can be found on page 44 of this Guide.

## The Enquiry Process

The Personal Property Security Registration System (the "System") provides a person who is intending to purchase personal property or intending to lend money on the security of personal property with a means of determining if there are any registrations recorded in the System which are indexed against the name of the person who is selling the property or offering it as security for a loan. If the personal property being purchased or offered as security is or includes a motor vehicle, the System also provides a means by which a person can determine if there are any registrations recorded in the System which are indexed against the vehicle identification number (VIN) of the motor vehicle. The purpose of this portion of the Guide is to outline the procedure to be followed to make an enquiry (or search) into the System.

### What is registered in the System?

Registrations recorded in the System include:

- (i) financing statements and financing change statements registered pursuant to the current PPSA, and pursuant to its predecessor;
- (ii) claims for lien and change statements registered pursuant to the RSLA;
- (iii) entries made by the Registrar relating to registrations made pursuant to the Corporation Securities Registration Act (CSRA) which were undischarged as of October 10, 1989, together with any financing change statements registered which relate to these entries; and
- (iv) financing statements and financing change statements registered before April 1st, 1976 relating to security interests covered by unexpired filings or registrations under The Assignment of Book Debts Act, The Bills of Sale and Chattel Mortgages Act or The Conditional Sales Act.

### What is reported on an enquiry response?

All unexpired registrations which match the search criteria will be included in an enquiry response. Because the System is what is known as a notice filing system, a notice rather than the actual document is registered. Particular details of the transactions involved are not available from the registration branch and may be obtained from the secured party, lien claimant or the debtor. If, however, an enquiry response includes a financing statement registered in relation to an unexpired filing or registration under The Assignment of Book Debts Act, The Bills of Sale and Chattel Mortgages Act or The Conditional Sales Act, a copy of the document to which the registration relates is available from the Central Office upon payment of the prescribed fee. In addition, if an enquiry response includes an entry by the Registrar of an undischarged CSRA registration, a copy of the instrument filed pursuant to the CSRA is available from the Central Office upon the payment of the prescribed fee.

### In what order are registrations reported?

Registrations are reported on a family basis-i.e. details of a financing statement/claim for lien or entry by the Registrar of a CSRA registration will be immediately followed by any financing change statements/change statements related to it. (For a full discussion of family see "Linking of Registrations" on page 5 of this Guide). In most cases, families are reported in reverse chronological order based on the registration number of the head of the family. In other words, the last financing statement/claim for lien registered, together with any financing change statements/change statements relating to it, will be the first family reported; the second last registered will be the second reported; and so on. In the

case of a VIN enquiry where both the exact and similar families are being reported in certificate form, the order in which the families are reported varies slightly.

(See page 71 of this Guide for further details).

If a registration has been discharged, a notation to this effect will be made on the certificate where the information on the financing statement, claim for lien or CSRA entry is shown. This is done so that the enquirer does not have to go through the details of an entire family only to discover that the last document registered with respect to the family was a discharge.

### **When are registrations available for enquiry purposes?**

Registrations are either delivered to one of the 49 branch registry offices of the System, mailed to the Central Office for recording into the central file of the System or registered electronically. A registration submitted at a branch registry office is imprinted with a registration number and forwarded to the Central Office for recording. There will be a time lag between the time assigned to any registration and the time of its recording into the System. The Ministry's objective is to reduce this time lag to a minimum by having all the registrations made on any given business day recorded in the System as soon as possible. To assist the enquirer, a file currency date is reported on every enquiry response informing the enquirer of the date to which registrations have been completely processed.

### **The Up-date Search**

An up-date search (also known as a sub-search) is available to an enquirer who has conducted a full search and who wishes to determine if any new registrations have been recorded against a debtor or VIN since the date of the full search. Up-date search results include only the details of any financing statements/claims for lien or financing change statements/change statements entered into the computer system on or after the date specified by the enquirer. It is recommended that the date specified by the enquirer should be the date preceding the file currency date on the full search. This will ensure that all registrations recorded since the date of the full search are disclosed. An enquirer should only conduct an up-date search if a full search has already been done.

### **Bilingual Enquiry Service**

A financing statement/claim for lien or financing change statement/change statement may be completed in french or english. However, it is important to note that a translation service from english to french or from french to english will not be provided. For example, if you place an enquiry by telephone and you prefer to communicate in french, indicate your preference to the enquiry operator and a bilingual enquiry operator will be put on the line. However, the operator will not translate english text to french but will refer to headings in french (and generally confer with you in french).

A certificate response is also available in either french or english. Once again, only the headings will be in the language of the enquirer's choice. The actual text supplied by the registrant will not be translated from one language to another.

## **Making an Enquiry**

### **What are the methods of enquiry?**

Enquiries can be made in person by attending at a branch registry office, in writing or by telephone or by electronic means.

**(i) Branch Registry Office Enquiries:**

Anyone can attend at one of the forty-nine branch registry offices to conduct an enquiry. (See Appendix "J" for a list of branch registry office locations). The enquirer is required to complete an Enquiry Request Form and submit the appropriate fee\*.

**(ii) Written Enquiries:**

A written enquiry is made to the Central Office. An enquirer writes to the Central Office, giving the debtor name or the vehicle identification number (VIN) to be searched, identifying the type of search being requested and enclosing a cheque (payable to the "Minister of Finance") for the proper fee\*. All responses will be in the form of a printed certificate.

An Enquiry Request Form which may be duplicated as required is set out in Appendix "G". Enquiry Request Forms are also available at any of the branch registry offices. The address for a written enquiry is:

Personal Property Registration  
**ENQUIRY DEPARTMENT**  
P.O. Box 4120, Station A  
TORONTO, Ontario  
M5W 1T2

**(iii) Telephone Enquiries:**

Enquirers who have established an account with the Central Office of the System can make an enquiry by telephone. The account holder must inform the operator of the account number which is to be debited. For information about establishing an account, enquirers must contact their nearest branch registry office. See Appendix "J" for a list of branch registry offices.

\* Note that account holders can make branch registry office enquiries or written enquiries and have the appropriate fees debited to their accounts.

**(vi) Electronic Enquiries:**

Enquirers wishing information on direct electronic access should contact the PPSR Branch.

**What are the types of searches?****(i) Individual Specific**

When a security interest or a non-possessory lien is being registered against an individual person, the following information in respect of the individual must be shown on the financing statement/claim for lien on a line designated for the individual debtor:

FIRST GIVEN NAME,  
INITIAL OF SECOND GIVEN NAME, IF ANY,  
SURNAME, and  
DATE OF BIRTH

An enquiry made against all of the above information is called an individual specific search. The information must be set out on an Enquiry Request Form as follows:



## PART IV ENQUIRY

### C ☒ Individual Specific Debtor Name Enquiry Recherche sur le nom d'un particulier débiteur spécifique

First Given Name/Premier prénom	Initial Initiale	Surname/Nom de famille	Date of Birth/ Date de Naissance		
WILLIAM	A	SMITH	D/J	M/M	Y/A
			21	Jun	51

Only those registrations are reported in which the name and the date of birth of the debtor appears exactly as given by the enquirer, with the following exceptions:

1. The Regulations made pursuant to the PPSA provide that where a registration is a caution filing (see the PPSA registration section of this Guide), it is not mandatory to set out the date of birth of an individual person. When an individual specific search is made, caution filing registrations made under the PPSA in which no date of birth has been entered will also be reported.
2. The Regulations made pursuant to the PPSA provide that the date of birth of an individual transferee need only be set out on a financing change statement designated as a transfer where the date of birth is known to the secured party. An individual specific search response will include all such registrations in which no date of birth is shown together with any related registrations (i.e. family members to which it is linked).

Note that where the name being enquired against is given as having no initial for the second given name, only those registrations in which the name of the debtor is recorded as having no initial will be reported. For example, if the name WILLIAM SMITH 26 JUN 52 is being searched, registrations under the name WILLIAM J. SMITH 26 JUN 52 will not be reported.

If an enquirer is uncertain which of an individual's names is the first given name and which is the surname, it is suggested that two enquiries be made-one setting the names out in one order and one setting them out in reverse order.

### (ii) Individual Non-Specific

This type of enquiry provides an alternative to the individual specific enquiry for enquirers who are unsure or unaware of the date of birth and/or initial of the second given name of the debtor name that is being searched. The information required to make the enquiry is:

FIRST GIVEN NAME, and  
SURNAME

This information must be set out on an Enquiry Request Form as follows:

### B ☒ Individual Non Specific Debtor Name Enquiry Recherche sur le nom d'un particulier débiteur non spécifique

First Given Name/Premier prénom	Surname/Nom de famille
WILLIAM	SMITH

Only those registrations are reported in which the first given name and the surname are recorded exactly as the one being searched. For example, an enquiry against the name WILLIAM SMITH will not report registrations against WILLIAM SMYTH or BILL SMITH. However, all registrations which match the first given name and the surname exactly will be reported regardless of what, if any, initial is recorded. For example, a search of the name WILLIAM SMITH will result in the report of registrations against WILLIAM A. SMITH, WILLIAM B. SMITH, WILLIAM C. SMITH and so on. Likewise, all registrations,

regardless of the date of birth recorded (if any) will be reported. For example, a search against WILLIAM SMITH will result in the report of registrations against WILLIAM SMITH born OCTOBER 30, 1925 as well as WILLIAM SMITH born MAY 21, 1959.

If an enquirer is uncertain which of an individual's names is the first given name and which is the surname, two enquiries should be made – one setting the names out in one order and one setting them out in reverse order.

The disadvantage of making an individual non-specific search against a common name is that there may be many registrations registered against that name which do not refer to the particular person which the enquirer is searching against. The advantage of making an individual non-specific enquiry is that if a registrant made an error in setting out the date of birth or initial of the debtor, the registration would be included in the enquiry response. This approach may avoid future litigation.

### (iii) **Business Debtor Name**

Only one type of search is available with respect to a business debtor name. In order for a business debtor name search to be effective, the enquirer must set out the correct name of the business debtor. The Regulations made under the PPSA and the RSLA set out the particulars of business debtor names (artificial bodies) which must be set out when a financing statement/claim for lien is registered. The appropriate sections of the Regulations are set out in Appendix "B" (PPSA) and Appendix "C" (RSLA) of this Guide to assist the enquirer in determining what name(s) should be enquired against. The enquirer should note that the search results may include additional registrations which set out a business name which is, in the opinion of the Registrar, similar to the one requested. **If the enquirer considers that there are any other similar names (i.e. other than the ones which are similar in the opinion of the Registrar) it is the responsibility of the enquirer to make further enquiries against those names.** See Appendix "F" for a discussion and examples of the types of business debtor names considered, in the opinion of the Registrar, to be similar.

**French/English Corporate Names:** When making an enquiry in the name of a corporate debtor, the enquirer should determine the proper name of the corporation by examining its articles of incorporation. The Ontario Business Corporations Act provides that a corporation may set out its name in its articles of incorporation in an English form, a French form, a combined English and French form or both an English and a French form and it may be legally designated by any such name.

The Regulations made under the current PPSA and the RSLA require that where a corporation has both an English form and a French form of its name, BOTH names must be registered. The English form must be set out on one business debtor line and the French form on another business debtor line. An enquiry against either name will reveal a registration made against a company with both a French form and an English form of its name. An enquirer would be well advised to make an enquiry against both forms of the name, however, as the former PPSA did not have this requirement.

In every other case, an enquiry should be made against the name exactly as it appears in the articles of incorporation.

For examples of the various types of corporate names, see Appendix "E".

**Trade Names:** An enquirer should consider the possibility of making an enquiry not only against the correct name of a debtor but also against any trade names that a debtor might have. While the Regulations do not require the trade name of a debtor to be entered on a financing statement/claim for lien or financing change statement/change statement, such a name may be entered. The advantage of making such an enquiry

would be that if a registrant made an error and set out only the trade name of a debtor, the registration would be included in an enquiry response. This approach may avoid future litigation.

#### (iv) Vehicle Identification Number (VIN)

The information required to make a VIN enquiry is the vehicle identification number which is the number that a person who constructs a motor vehicle affixes to it for identification purposes. There is a unique VIN for every motor vehicle. For a number of years, all automobiles produced in Canada have been required to have a standardized 17 character alpha-numeric VIN and since 1982, all new automobiles sold in Canada have had to conform to this standard. A motor vehicle other than an automobile (e.g. a motor-cycle) will have a VIN affixed to it, but it is not required to conform to the 17 character alpha-numeric standard.

In most cases, the VIN of a motor vehicle can be found on a plate affixed to the vehicle. (On automobiles, the plate is **usually located on the dashboard**). **A VIN enquiry should be made against this number. DO NOT RELY ON THE VIN AS IT IS PRINTED ON THE VEHICLE PERMIT OR "OWNERSHIP". COPY THE VIN FROM THE VEHICLE ITSELF IN ORDER TO ENSURE THAT THE CORRECT VIN IS BEING SEARCHED.** If there is a discrepancy between the VIN as located on the vehicle itself and the VIN as printed on the vehicle permit or "ownership", an enquirer may wish to make an additional enquiry against the VIN as printed on the vehicle permit or ownership. An enquirer would do this for much the same reasons that an enquiry against a trade name would be made.

The enquirer should note that the search results may include additional registrations which set out a VIN which is, in the opinion of the Registrar, similar to the one requested. If the enquirer considers that there are any other similar VIN's (i.e. other than the ones which are similar in the opinion of the Registrar) it is the responsibility of the enquirer to make further enquiries against those VIN's.

An enquirer can choose to have only those families which exactly match the VIN being searched or both those which match exactly and those which are similar, in the opinion of the Registrar, included in the search results.

### What are the types of responses?

There are two types of responses – certificate and verbal.

#### (i) Certificate

The PPSA provides that:

43(1) Upon the request of any person for a search of the individual debtor name index, business debtor name or motor vehicle identification number index and upon payment of the prescribed fee, the registrar shall issue a certificate stating:

- (a) whether, at the time mentioned in the certificate, there is registered a financing statement or a financing change statement the registration of which is recorded in the central file of the registration system in which the name or number with respect to which the inquiry is made is shown in the designated place on the financing statement or financing change statement as a debtor, or as a motor vehicle identification number....and, if there is, the registration number of it and any other recorded information;
- (b) whether, at the time mentioned in the certificate, there is entered in the central file of the registration system any information required or permitted to be

entered by section 78 [CSRA registrations] in which the name with respect to which the inquiry is made is shown as debtor; and

- (c) whether, at the time mentioned in the certificate, there is registered a claim for lien or a change statement under the Repair and Storage Liens Act, the registration of which is recorded in the central file of the registration system in which the name or number with respect to which the inquiry is made is shown in the designated place on the claim for lien or change statement as an owner or as a motor vehicle identification number,....and, if there is, the registration number of it and any other recorded information.

The Act further provides that:

- 43(3) A certificate issued under subsection (1) may include information relating to a registered financing statement or financing change statement recorded in the central file of the registration system which sets out in the designated place a debtor name or vehicle identification number which is similar, in the opinion of the registrar, to the name or number with respect to which the inquiry is made.

A certificate may be obtained by making an enquiry at a branch registry office, by making a written enquiry or by making a telephone enquiry.

When a certificate is requested by the enquirer, it will include all registrations which match the details of the enquiry as outlined in the preceding section of this Guide. When an individual specific, individual non-specific, business debtor or exact VIN enquiry is made, the registrations will be reported in reverse chronological order based on the registration number of the head of the family. If a VIN search includes both exact and similar families (i.e. similar in the opinion of the Registrar), the families which exactly match the VIN being searched will be reported first on a certificate response. After all the exact matches are reported, then both the exact and similar matches will be reported in reverse chronological order based on the registration number of the head of the family.

An up-date search is also available in certificate form.

An Assurance Fund has been established against which a claim can be made by a person who suffers loss or damage resulting from reliance upon a certificate that is incorrect because of an error or omission in the operation of the system of registration, recording and production of the certificate. The Act outlines the conditions under which a claim can be made and the process involved in bringing a claim against the Assurance Fund.

### (ii) Verbal

A verbal response is available to a telephone or branch register office enquirer.

- (a) Where an INDIVIDUAL SPECIFIC enquiry is made, all registrations which match the details of the enquiry exactly will be reported verbally if there are below a certain set maximum number of families.

**If there are more than a certain set maximum number of families, the response will be printed. This is known as a high volume response. In either case, the families will be reported in reverse chronological order based on the head of the family.**

- (b) Where an INDIVIDUAL NON-SPECIFIC enquiry is made, it is quite likely that there will be a number of families registered that will match the enquiry details. If there are less than a certain set minimum, all the families will be reported verbally in reverse chronological order based on the registration number of the



head of the family. If the number of families exceeds the set minimum but is below a set maximum, the System provides an operator with an index screen which lists the names that are recorded. Also included on the index screen is the initial of the second given name (if any) and birth date (if any) of each debtor name listed, the address of each debtor and the secured party name. The operator will inform the enquirer of these details and will ask the enquirer to assist in choosing any relevant names from the list and will report the details of those families which are chosen by the enquirer in reverse chronological order based on the registration number of the head of the family.

**If the number of families exceeds the set maximum, no details will be provided by the operator. The response will be in printed form and will include a report of all the families. This is known as a high volume printed response.**

- (c) Where a BUSINESS DEBTOR NAME enquiry is made, all registrations which match the details of the enquiry exactly and those which are similar, in the opinion of the Registrar, will be reported verbally if there are below a certain set maximum number of families. The families will be reported in reverse chronological order based on the registration number of the head of the family.

**If the number of families exceeds the set maximum, no details will be provided by the operator. The response will be in printed form and will include a report of all the families. This is known as a high volume printed response.**

- (d) Where a VIN enquiry is made, the enquirer has the opinion of having either the exact or the exact and similar families reported. (An exact family consists of registrations which set out in the designated place the VIN searched and all related registrations). The operator will inform the enquirer of the number of exact families and of the combined number of exact and similar families and ask the enquirer to make the choice. There can be more than one exact family because more than one security interest can be created in one vehicle and more than one non-possessory lien could be registered against one vehicle.

Regardless of whether the exact families or the exact and similar families are chosen, the operator will only report the details verbally if the number of families is below a certain set maximum. Families will be reported in reverse chronological order based on the registration number of the head of the family. If the enquirer wishes to have both exact and similar families included in the verbal response, the exact families will not be reported first and then followed by a report of the exact and similar families in reverse chronological order as is the case in a certificate response.

**If the number of families exceeds the maximum, the response will be printed. This is known as a high volume printed response.**

In each case mentioned above, if there are greater than a specific set maximum number of families to be reported, the response will be in a printed form known as a high volume printed response.

Whenever an enquiry results in a high volume printed response, the operator will give the enquirer the option of receiving the printed response or of having the operator "cancel the print." In order to receive the printed response, the enquirer must be prepared to provide the operator with a name and mailing address to which the response is to be sent. **If the enquirer chooses to "cancel the print," the fee for a verbal remains payable.**



In all cases where a high volume printed response results, the response will be a certificate (see above). The fee payable is the fee for a verbal enquiry. No claim lies against the Assurance Fund where the response is verbal.

### Buying a Motor Vehicle:

#### What information will a VIN enquiry disclose?

1. A VIN enquiry will disclose all registrations in which the VIN was described on a designated motor vehicle description line regardless of who the owner was at the time.
2. A VIN enquiry will disclose all registrations in which the VIN was described on a designated motor vehicle description line even though the name of the owner has been inaccurately described.

#### When a person is buying a motor vehicle, what searches should be made?

- (i) *Buying a motor vehicle from a dealer:*
  - (a) New vehicle: If a person is buying a new vehicle from a dealer who is selling it in the ordinary course of business, no searches need to be made. A buyer of a vehicle takes it free of any security interest created by the dealer and from any nonpossessory liens arising from repair and/or storage that that dealer has requested.
  - (b) Used vehicle: A buyer who buys a used motor vehicle from a dealer who is selling it in the ordinary course of business, takes it free of any security interests or non-possessory liens which have been created by the dealer in the motor vehicle. It is important that a buyer obtain a guarantee from the dealer because there is a risk that a previous owner has created a security interest or a non-possessory lien in the vehicle and that the amount owing remains unpaid. The dealer should undertake to protect the buyer against any security interests or non-possessory liens created by a previous owner that may become known. The guarantee should be in writing and a buyer should assess the willingness and the ability of the dealer to honor the guarantee.

When buying a used car from a dealer, a purchaser may also wish to obtain a Used Motor Vehicle Package (see "Buying a motor vehicle privately" below),

**DO NOT SEARCH IN THE NAME OF THE DEALER.** A buyer should not make an enquiry in the dealer's name because it may result in numerous registrations being reported which are of no use to the buyer as the buyer takes the vehicle free of any security interests or non-possessory liens created by the dealer.

- (ii) *Buying a motor vehicle privately:*

Many people buy used motor vehicles privately-for example, as the result of a newspaper advertisement. In such a case, there is a likelihood that the vehicle has been financed, repaired and/or stored at some point in its history. A security interest or non-possessory lien created by a seller or previous owner may not have been discharged.

To help consumers make better-informed decisions, all private sellers of used motor vehicles are required to provide potential purchasers with a Used Vehicle

Information Package (UVIP). The package includes important information, not only about security interests and liens, but also the vehicle's registration history and information about retail sales tax. If you are buying a used motor vehicle privately, you will need the UVIP in order to have the vehicle registered in your name.

The Used Vehicle Information Package can be obtained by calling the Ministry of Consumer and Commercial Relations at the numbers below and using your VISA or MasterCard, by writing to the PPSR Branch, U.V.I.P., P.O. Box 4120, Postal Station A, Toronto, On, M5W 1TZ or by visiting one of the Ministry of Transportation offices across Ontario.

For further details on buying and selling a used car privately, call 1-800-267-8847, in Toronto call 325-8847, and for Telephone Device for the Deaf service call 1-800-461-8866 and in Toronto 326-8866.

## SAMPLE SIGNATURE FORMATS

(for signature of secured party, lien claimant or agent on forms 1C, 2C or 3C)

1. Where the secured party/lien claimant is an individual person signing on his own behalf:

.....

(WILLIAM J. SMITH)

2. Where the secured party/lien claimant is an individual person and an agent who is an individual person is signing on his behalf:

WILLIAM J. SMITH

per .....

(DORIS J. JONES)

3. Where the secured party/lien claimant is a corporation and an individual is signing on its behalf:

WILLIAM J. SMITH LIMITED

per .....

(DORIS J. JONES)

4. Where the secured party/lien claimant is an individual person and an agent that is a corporation is signing on his behalf:

WILLIAM J. SMITH  
PER ABC FINANCE LIMITED

.....

(DORIS J. JONES)

5. Where the secured party/lien claimant is a corporation and a law firm is the agent signing on its behalf:

ABC FINANCE LIMITED

PER BLACK AND WHITE

.....

(DORIS J. JONES)

## BUSINESS DEBTOR'S NAME

(Being subsection 16(4) of R.R.O. 1990, 912)

16. (4) The name of a debtor that is an artificial body shall be set out in the financing statement as follows:
  1. If the artificial body is a partnership and the partnership is:
    - i. registered under the Business Names Act, the registered name of the partnership,
    - ii. a limited partnership, the name of the partnership filed under the Limited Partnership Act, or
    - iii. a partnership other than a partnership described in subparagraph i or ii,
      - A. the name of the partnership as set out in the security agreement, and
      - B. whether or not the person creates a security interest, the name of at least one of the partners, and if the partner is,
        1. a natural person, the name in the manner required under subsection (1), or
        2. an artificial body, the name in the manner required under this subsection.
  2. If the artificial body is a corporation, the incorporated name of the corporation.
  3. If the artificial body is an unincorporated association, organization, syndicate, joint venture or church or other religious organization,
    - i. the name as set out in the constitution, charter or other document creating the association, organization, syndicate, joint venture or church or other religious organization, and
    - ii. whether or not the person signing creates a security interest, the name of each person signing the security agreement on behalf of the association, organization, syndicate, joint venture or church or other religious organization, and if the person signing is,
      - A. a natural person, the name in the manner required under subsection (1), or
      - B. an artificial body, the name in the manner required under this subsection.
  4. If the artificial body is an estate of a deceased natural person, the first given name, followed by the initial of the second given name, if any, followed by the surname of the deceased, followed by the word "estate".
  5. If the artificial body is a trade union,
    - i. the name of the trade union, and
    - ii. whether or not the natural person creates a security interest, for each natural person signing the security agreement on behalf of the trade union, the name in the manner required under subsection (1).

6. If the artificial body is a trust and the document creating the trust,
  - i. designates a name for the trust, that name followed by the word "trust", or
  - ii. does not designate a name for the trust, whether or not the trustee creates a security interest, the name of one of the trustees and if the trustee is,
    - A. a natural person, the name in the manner required under subsection (1), or
    - B. an artificial body, the name in the manner required under this subsection.
7. If the artificial body is an estate of a bankrupt and the bankrupt is,
  - i. a natural person, the first given name of the person, followed by the initial of the second given name, if any, followed by the surname, followed by the word "bankrupt", or
  - ii. an artificial body, the name of the person followed by the word "bankrupt".
8. If the artificial body is other than an artificial body described in paragraphs 1 to 7,
  - i. the name of the artificial body, and
  - ii. whether or not the person signing creates a security interest, the name of each person signing the security agreement on behalf of the artificial body, and if the person signing is,
    - A. a natural person, the name in the manner required under subsection (1), or
    - B. an artificial body, the name in the manner required under this subsection.



**BUSINESS DEBTOR'S NAME****(Being subsection 16(4) of R.R.O. 1990, 912)**

10. (4) The name of a debtor that is an artificial body shall be set out in the claim for lien as follows:
1. If the artificial body is a partnership and the partnership is:
    - i. registered under the Business Names Act, the registered name of the partnership,
    - ii. a limited partnership, the name of the partnership filed under the Limited Partnership Act, or
    - iii. a partnership other than a partnership described in subparagraph i or ii,
      - A. the name of the partnership as set out in the acknowledgement of indebtedness, and
      - B. the name of at least one of the partners, and if the partner is,
        1. a natural person, the name in the manner required under subsection (1), or
        2. an artificial body, the name in the manner required under this subsection.
  2. If the artificial body is a corporation, the incorporated name of the corporation.
  3. If the artificial body is an unincorporated association, organization, syndicate, joint venture or church or other religious organization, the name as set out in the constitution, charter or other document creating the association, organization, syndicate, joint venture or church or other religious organization, and
    - ii. the name of each person signing the acknowledge of indebtedness on behalf of the association, organization, syndicate, joint venture or church or other religious organization, and if the person signing is,
      - A. a natural person, the name in the manner required under subsection (1), or
      - B. an artificial body, the name in the manner required under this subsection.
  4. If the artificial body is an estate of a deceased natural person, the first given name, followed by the initial of the second given name, if any, followed by the surname of the deceased, followed by the word "estate".
  5. If the artificial body is a trade union,
    - i. the name of the trade union, and
    - ii. for each natural person signing the acknowledgement of indebtedness on behalf of the trade union, the name in the manner required under subsection (1).

6. If the artificial body is a trust and the document creating the trust,
  - i. designates a name for the trust, that name followed by the word "trust", or
  - ii. does not designate a name for the trust, the name of one of the trustees and if the trustee is,
    - A. a natural person, the name in the manner required under subsection (1), or
    - B. an artificial body, the name in the manner required under this subsection.
7. If the artificial body is an estate of a bankrupt and the bankrupt is,
  - i. a natural person, the first given name of the person, followed by the initial of the second given name, if any, followed by the surname, followed by the word "bankrupt", or
  - ii. an artificial body, the name of the person followed by the word "bankrupt"
8. If the artificial body is other than an artificial body described in paragraphs 1 to 7,
  - i. the name of the artificial body, and
  - ii. the name of each person signing the acknowledge of indebtedness on behalf of the artificial body, and if the person signing is,
    - A. a natural person, the name in the manner required under subsection (1), or
    - B. an artificial body, the name in the manner required under this subsection.

**INDIVIDUAL DEBTOR'S NAME****(Being subsection 16(1) of R.R.O. 1990, 912 and subsection 10(1) of R.R.O. 1990, 1003)**

The name of the debtor who is a natural person shall be set out in the financing statement/claim for lien to show the first given name, followed by the initial of the second given name, if any, followed by the surname.

The list below is intended to provide assistance to a registrant who wishes to determine the correct name of an individual debtor for registration purposes.

<b>If the person is:</b>	<b>Suggested name for registration:</b>
born in Canada; birth registered in Canada	the name on the person's birth certificate or other equivalent document*
born in Canada; birth not registered in Canada	the name on the person's passport or other official document issued to the person by the Government of Canada or the government of another jurisdiction in which that person habitually resides*
a Canadian citizen: not born in Canada	the name which appears in the person's certificate of citizenship*
a Canadian resident; not a Canadian citizen; not born in Canada	the name which appears on the person's Canadian visa issued by the Government of Canada*
not born in Canada; not a Canadian citizen or resident	the name which appears on the person's birth certificate or equivalent birth document recognized in the law of the place of birth of the person; or the name which appears in the person's passport or other official document of the government of the jurisdiction in which the person habitually resides*
* if subsequent to the issuance of the document referred to, a person:	
adopts a name upon marriage	the name which has been adopted if the jurisdiction in which the person habitually resides recognizes the name adopted
a person changes his or her name	the name which appears on the change of name certificate or equivalent document.

**The above is not an exhaustive list nor is it intended to provide you with a legal opinion. If you are unable to determine the correct name of your debtor, consult your lawyer.**

## FRENCH/ENGLISH CORPORATE NAMES

It is very important for both registrants and enquirers to determine the proper name of a corporate debtor in order to make effective use of the personal property security registration system. The following are examples of the various types of corporate names and how registrations and enquiries should be made with respect to them:

- |    |  |                                     |
|----|--|-------------------------------------|
| 1. | English only incorporated name                                 | – COCHRANE SUPPLIES LTD             |
|    | – Registration   | – COCHRANE SUPPLIES LTD             |
|    | – Enquiry  | – COCHRANE SUPPLIES LTD             |
| 2. | French only incorporated name                                  | – BONJOUR LTEE                      |
|    | – Registration   | – BONJOUR LTEE                      |
|    | – Enquiry  | – BONJOUR LTEE                      |
| 3. | Combined English/French or<br>French/English incorporated name | – LES MAGAZINES A & P<br>STORES LTD |
|    | – Registration   | – LES MAGAZINES A & P<br>STORES LTD |
|    | – Enquiry  | – LES MAGAZINES A & P<br>STORES LTD |
| 4. | French incorporated name and<br>English incorporated name      | – COFFEE BREAK CO                   |
|    |  | – PAUSE SANTE CO                    |
|    | – Registration: BOTH   | – PAUSE SANTE CO                    |
|    | (in either order)  | (on one line)                       |
|    |  | – COFFEE BREAK CO                   |
|    |  | (on another line)                   |
|    | – Enquiry  | – COFFEE BREAK CO                   |
|    |  | – PAUSE SANTE CO                    |

The proper name of a corporate debtor may be determined by consulting its articles or other constituting document. Such information may be obtained by attending at or writing to:

Recording Section  
Companies Branch  
Ministry of Consumer and Commercial Relations  
393 University Avenue, 2nd Floor (via Escalator)  
Toronto, Ontario M7A 2H6

There is a fee for this service, the amount of which may be obtained by contacting the Companies Branch.

## SIMILAR BUSINESS DEBTOR NAMES

The automated enquiry system is programmed on an exact match basis with the exception of some variations in the name as noted below.

1. Corporate identifiers are eliminated from the name – Limited, Limitee, Ltee, Ltd, Company, Companies, Co, Cie, Corporation, Corp, Incorporate, Incorporated, Incorp, Inc, Incorporee, Societe, Condominium, Municipality

For example: ABC Limited, ABC Ltd and ABC Company Ltd are considered to be similar.

2. The word "The, Les, L', Le, La" is eliminated from the beginning of a business name:

For example: The ABC Company and ABC Company are considered to be similar.

3. All punctuation, special characters and spaces are removed from the name:

For example: A.B.C. Limited and ABC Limited are considered to be similar.

4. The following will be considered equivalent:

- Number, No, Numero, #
- And, Et, &
- Ontario, Ont, On
- Mister, Mr., Misters, Mister's, Mr's
- Brother, Brothers, Bros, Bro, Brother's, Bro's
- Construction, Const, Constr
- International, Int, Intern, Internationals, Ints, Int's, Int'l, Int'ls, Interns
- Co-operatives, Cooperatives, Co-ops, Coops, Co-operative, Cooperative, Co-op, Coop
- Association, Assoc, Associations, Assocs, Ass'n, Assn's, Assns, Assoc's
- Division, Div, Divisions, Divs, Division's, Div's

5. The letter 's' is removed from the last word of the business name remaining after all corporate identifiers, punctuation, special characters and spaces have been removed:

For example:

ABC Restaurant and ABC Restaurants **are** considered to be similar.

ABC Restaurant and ABC's Restaurant **are not** considered to be similar.

Some further examples considered to be similar by the system:

- |  |  |
|--|--|
| (a) Mac Donald Restaurant<br>MacDonald Restaurant<br>MacDonald Restaurants | (b) M & S Automotive Ltd<br>M and S Automotive Ltd<br>M & S Automotive Company Ltd |
|--|--|

Examples considered to be dissimilar by the system:

- |  |  |
|--|--|
| (a) MacDonald Restaurant<br>MacDonalds Restaurant<br>McDonald Restaurant | (b) M & S Automotive<br>M & S Auto<br>M & S Auto Sales |
| (c) ABC Television Ltd<br>ABC T.V. Ltd<br>ABC T.V. Repair Ltd            |  |



# APPENDIX G



Ministry  
Consumer and  
Commercial Relations

Ministère de  
la Consommation  
et du Commerce

Personal Property  
Registration Branch

Direction de l'enregistrement  
des sûretés mobilières

## Enquiry Request Demande de renseignements

Date \_\_\_\_\_

TYPE (CAPITAL LETTERS ONLY) OR PRINT (BLOCK LETTERS ONLY)

DACTYLOGRAPHIER OU ÉCRIRE EN MAJUSCULES

PAYMENT TYPE/TYPE DE PAIEMENT

☐ Cash/Espèces ☐ Cheque/Chèque ☐ Deposit Account/Compte de dépôt ☐ Credit Card/Carte de crédit ☐ VISA ☐ Mastercard

Credit Card Number/Numéro de carte de crédit:	Applicant's Signature/Signature du demandeur	Amount Paid/Montant payé \$ _____ \$
Expiry Date/Date d'expiration:		

### DEPOSIT ACCOUNT HOLDERS ONLY/TITULAIRES D'UN COMPTE DE DÉPÔT SEULEMENT

Deposit Account Number/Numéro du compte dépôt	To be completed by PPSR Staff only/Réservé au personnel de la DESM seulement: Done by Operator/Effectué par l'opérateur n°: _____ for TBO use initials/pour le bureau de Toronto, inscrire ses initiales
Account Code/Code du compte	

### (COMPLETE ONE FORM FOR EACH ENQUIRY)

### (REEMPLIR UNE FORMULE PAR DEMANDE DE RENSEIGNEMENTS)

**Note:** Before making an enquiry, please read the Enquiry Section (Part IV) of the Personal Property Security Registration and Enquiry Guide.  
**Remarque:** Avant de faire une recherche, prière de lire la section traitant des recherches (partie IV) du guide pour l'enregistrement et la recherche des sûretés mobilières.

**PART I**  
**PARTIE I**

Complete A, B, C, or D to show type of enquiry required.  
Cochez le case A, B, C, ou D pour indiquer le genre de recherche demandée.

**A** ☐ Motor Vehicle Identification Number Enquiry  
Recherche sur le numéro d'identification du véhicule automobile  
Vehicle Identification Number/Numéro d'identification du véhicule  
\_\_\_\_\_

**B** ☐ Individual Non Specific Debtor Name Enquiry  
Recherche sur le nom d'un particulier débiteur non spécifique  
First Given Name/Premier prénom \_\_\_\_\_ Surname/Nom de famille \_\_\_\_\_

**C** ☐ Individual Specific Debtor Name Enquiry  
Recherche sur le nom d'un particulier débiteur spécifique  
First Given Name/Premier prénom \_\_\_\_\_ Initial/Initiale \_\_\_\_\_ Surname/Nom de famille \_\_\_\_\_ Date of Birth/Date de Naissance D/J M/M Y/A \_\_\_\_\_

**D** ☐ Business Debtor Name Enquiry  
Recherche sur le nom d'un débiteur commercial  
Business, Corporate, Partnership or Other Name (As Appropriate)/Entreprise, personne morale, société en nom collectif ou autre raison sociale (le cas échéant)  
\_\_\_\_\_  
\_\_\_\_\_

**PART II**  
**PARTIE II**

Complete only if up-date enquiry response required.  
Remplir seulement si une réponse à jour est requise à la suite de la recherche.

**A** ☐ Include only Registrations Recorded in the System as of:  
Inclure seulement les enregistrements entrés dans le système en date du: D/J M/M Y/A \_\_\_\_\_

**PART III**  
**PARTIE III**

Complete A or B to show type of response required.  
Cochez le case A ou B, pour indiquer le genre de réponse demandée.

**A** ☐ Printed Response  
Réponse non certifiée

**B** ☐ Certified Response  
Réponse Certifiée

**PART IV**  
**PARTIE IV**

Complete A or B to indicate if English or French response is required. (Headings only).  
Cochez "A" ou "B" pour indiquer si la réponse est requise en anglais ou en français. (Rubriques seulement).

**A** ☐ English/Anglais

**B** ☐ French/Français

**PART V**  
**PARTIE V**

Indicate if response is to be  
Indiquez si vous voulez votre réponse

**A** ☐ Mailed/Par la poste

**B** ☐ Picked Up/en personne  
Attention (If Applicable)  
Aux soins de (le cas échéant)

Applicant's Name/Nom du demandeur \_\_\_\_\_

### To be completed - FOR MAILING RESPONSE À remplir - POUR RÉPONSE POSTALE

Street Address/Address (Rue et numéro)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
City, Town, Etc./Ville, Etc. \_\_\_\_\_ Province/Province \_\_\_\_\_ Postal Code/Code Postal \_\_\_\_\_

**LETTER IDENTIFICATION PHRASES (LIP's)**

A for ADAM

B for BOB

C for CHARLIE

D for DAVID

E for EASTER

F for FRANK

G for GEORGE

H for HENRY

I for ISLAND

J for JOHN

K for KING

L for LOLA

M for MARY

N for NANCY

O for OCEAN

P for PETER

Q for QUEEN

R for ROGER

S for SUSAN

T for TENNIS

U for UNION

V for VICTORIA

W for WILLIAM

X for X-RAY

Y for YELLOW

Z for ZEBRA

## BRANCH REGISTRY OFFICES

0001	Barrie; Simcoe
0002	Belleville; Hastings
0003	Bracebridge; Muskoka
0004	Brampton; Peel
0005	Brantford; Brant
0006	Brockville; Leeds & Grenville
0007	Cayuga; Haldimand
0008	Chatham; Kent
0009	Cobourg; Northumberland
0010	Cochrane; Cochrane
0011	Cornwall; Stormont, Dundas & Glengarry
0012	Fort Frances; Rainy River
0013	Goderich; Huron
0014	Gore Bay; Manitoulin
0015	Guelph; Wellington
0016	Haileybury; Timiskaming
0017	Hamilton; Hamilton-Wentworth
0018	Kenora; Kenora
0019	Kingston; Frontenac
0020	Kitchener; Waterloo
0021	Lindsay; Victoria and Provincial County of Haliburton
0022	London; Middlesex
0023	L'Original; Prescott & Russell
0024	Milton; Halton
0025	Napanee; Lennox & Addington
0026	North Bay; Nipissing
0027	Orangeville; Dufferin
0028	Ottawa; Ottawa-Carleton
0029	Owen Sound; Grey
0030	Parry Sound; Parry Sound
0031	Pembroke; Renfrew
0032	Almonte
0033	Peterborough; Peterborough
0034	Picton; Prince Edward
0035	Thunder Bay; Thunder Bay
0036	St. Catharines; Niagara North
0037	St. Thomas; Elgin
0038	Sarnia; Lambton
0039	Sault Ste. Marie; Algoma
0040	Simcoe; Norfolk
0041	Stratford; Perth
0042	Sudbury; Sudbury
0043	Toronto; York
0044	Walkerton; Bruce
0045	Welland; Niagara South
0046	Whitby; Durham
0047	Windsor; Essex
0048	Woodstock; Oxford
0049	Newmarket
0077/0088	Central Registration Branch (Mailed-in Registrations)



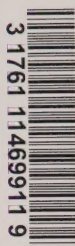












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